705/35   / (63)

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Chris Buchanan   Examiner # : 78260   Date: 7/22/02
Art Unit: 3627   Phone Number 30   Serial Number: 09/413,971
Mail Box and Bldg/Room Location: 7B19   Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.
****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _____

Inventors (please provide full names): _____

_____

Earliest Priority Filing Date: 2/9/99 _____

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

search NPL & Foreign Pats. for keywords:

banking transaction

transaction data

teller input

electronic file

novel idea: teller inputs important transaction data (amount, type, ID, etc.) into an electronic file via a workstation & to complete the transaction in the "back room" the electronic file is matched with paper documents containing further information.

****

STAFF USE ONLY

Searcher: Bode Akinbyl

STAFF USE ONLY	Type of Search	Vendors and cost where applicable
Searcher Phone #: 308-6150	NA Sequence (#)	STN
Searcher Location: ELC 3600	AA Sequence (#)	Dialog $1,177.=
Date Searcher Picked Up: 07-26-02	Structure (#)	Questel/Orbit
Date Completed: 07-26-02	Bibliographic	Dr.Link
Searcher Prep & Review Time: 60m.	Litigation	Lexis/Nexis
Clerical Prep Time:	Fulltext	Sequence Systems
	Patent Family	WWW/Internet
Online Time: 180mm	Other	Other (specify)

PTO-1590 (8-01)

```
Set       Items    Description
S1         4432    TELLER OR BANK?()(EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2      5756073    INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING
                      OR PROCESS?
S3      3265844    DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4        20789    (DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER)()(ROOM?
                      OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5      3143124    ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR
                      WORKSTATION? OR SERVER?
S6       397053    CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7        28180    TRANSACTION?
S8           20    S1 AND S2 AND S3 AND S4
S9         2332    (BANK? OR FINANCIAL)(2N)S7
S10          34    S9 AND S4
S11          32    S10 NOT S8
?show files
File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
        (c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200247
        (c) 2002  Thomson Derwent
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014436414   **Image available**
WPI Acc No: 2002-257117/200230
XRPX Acc No: N02-199080
   Back   office **settlement system for settling finances of transaction so
   as to securely categorize cash flow for vendor or purchaser has update
   engine that may be connected to vendor's and purchaser's banks**
Patent Assignee: TAPX LTD (TAPX-N)
Inventor: BLAIR A P; HUGHES M G R; ORMROD P W; OVEREYNDER W
Number of Countries: 096 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200198957	A2	20011227	WO 2001GB2768	A	20010621	200230	B
AU 200174312	A	20020102	AU 200174312	A	20010621	200230	

Priority Applications (No Type Date): GB 200111866 A 20010515; GB 200015218
   A 20000621; GB 200022568 A 20000914
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200198957	A2	E	87	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Patent No	Kind			Main IPC	Filing Notes
AU 200174312	A			G06F-017/60	Based on patent WO 200198957

Abstract (Basic): WO 200198957 A2
     NOVELTY - An input device is responsive to input signals created in
   response to transaction events that occur throughout a purchasing
   transaction from order through to invoice. An update engine may be
   operatively connected to a vendor's bank and a purchaser's bank for
   updating the current balance of, and future cash positions of both the
   vendor's and purchaser's bank accounts with payment schedule data
   corresponding to the transaction events.
     DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:
     (a) a method of settling the finances of transaction
     (b) a **back   office** connect system for completing a financial
   settlement of a transaction between a purchaser and a vendor
     (c) a method for completing a financial settlement of a transaction
   between a purchaser and a vendor
     (d) a **back   office** payment system
     (e) a method of repaying a loan to a borrower that is tied against
   future receivable funds
     (f) an apparatus of repaying a loan to a borrower that is tied
   against future receivable funds
     (g) a method of providing and repaying a secure loan to a borrower
   that is tied against future receivable funds
     (h) an apparatus for providing and repaying a securitised loan to a
   borrower that is tied against future receivable funds
     (i) a method of transferring funds between a purchaser and a vendor
   as a part of a purchasing transaction between them
     (j) a system of transferring funds between a purchaser and a vendor
   as a part of a purchasing transaction between them
     USE - For a **financial** transaction processing using an automated
   electronic **back   office** settlement system for integrating financial
   settlements between buyers and suppliers (purchasers and vendors).
     ADVANTAGE - Reduces the **back   office** disconnect problem, reduces
   the liquidity disconnect problem providing settlement mechanisms of
   efficiency and reliability similar to those in financial securities
   markets and tightly integrated with the procurement cycle.
     DESCRIPTION OF DRAWING(S) - The drawing is a schematic block
   diagram showing a **back   office** settlement system of a presently
   preferred embodiment of the present invention in relation to buyers and

suppliers and their respective banks.
         pp; 87 DwgNo 8/18
Title Terms: BACK; OFFICE; SETTLE; SYSTEM; SETTLE; TRANSACTION; SO; SECURE;
  CATEGORY; CASH; FLOW; VENDING; PURCHASE; UPDATE; ENGINE; CONNECT; VENDING
  ; PURCHASE; BANK
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

   11/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014253053   **Image available**
WPI Acc No: 2002-073753/200210
  Internet banking system using flash memory card and method thereof
Patent Assignee: JANG S M (JANG-I)
Inventor: JANG S M
Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2001074291   A   20010804   KR 200124450   A   20010504   200210   B

Priority Applications (No Type Date): KR 200124450 A 20010504
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
KR 2001074291 A   1 G06F-015/00

Abstract (Basic): KR 2001074291 A
        NOVELTY - An Internet banking system using a flash memory card and
    a method thereof are provided to perform payment for a **banking
    transaction** in a **remote place** and to use a shopping mall on the
    Internet promptly and simply by inserting a portable flash memory card
    having a USB(universal serial bus) terminal into a USB of a computer
    main body and being called an application form for an Internet banking
    through a main server of each bank.
        DETAILED DESCRIPTION - A terminal connection unit(110) is inserted
    into a USB port(3) of a computer main body(1) being connected to the
    Internet and generates a transmission/receipt of Internet banking data.
    A logical control unit(130) consists of a logic circuit for converting
    and processing data being transmitted/received through the terminal
    connection unit(110). A control unit(120) adjusts a command system to
    the computer main body(1) through the logical control unit(130). A
    banking program loading unit(140) executes an application program
    interface by a command control of the control unit(120). An account
    information storing unit(150) stores account information including
    personal contents of an Internet banking user. A certification document
    storing unit(160) and a certification document calling unit(170) stores
    and calls encryption data of the account information storing unit(150).
        pp; 1 DwgNo 1/10
Title Terms: BANK; SYSTEM; FLASH; MEMORY; CARD; METHOD
Derwent Class: T01
International Patent Class (Main): G06F-015/00
File Segment: EPI

   11/5/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014105473   **Image available**
WPI Acc No: 2001-589687/200166
Related WPI Acc No: 2001-589686; 2001-589688; 2001-625507; 2001-638830
XRPX Acc No: N01-439258
  Commercial transaction system for e.g. conducting financial
  transactions **using mobile telephone from** remote   location
Patent Assignee: FUNDAMO PTY LTD (FUND-N)

Inventor: BADENHORST C J; JOUBERT J P W; SAKS C S; VAN RENSBURG J J; WILLIS
    A I
Number of Countries: 094   Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200155982 A1   20010802   WO 2001IB93   A   20010129   200166   B
AU 200128728 A   20010807   AU 200128728   A   20010129   200174

Priority Applications (No Type Date): ZA 20001095 A 20000303; ZA 2000385 A
    20000128
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 200155982 A1 E 32 G07F-007/10
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200128728 A   G07F-007/10   Based on patent WO 200155982

Abstract (Basic): WO 200155982 A1
        NOVELTY - An independent general computerized server is accessible
    to participating system members and merchants by way of a wireless
    network, and capable of on-line communication with banking institutions
    and vendors.
        USE - Enables a system member by activation of a cellular
    telephone, in a **remote   location** , to conduct a **financial
    transaction** .
        ADVANTAGE - Can facilitate immediate and guaranteed **financial
    transactions** which do not take time to clear.
        DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram
    of the system.
        pp; 32 DwgNo 1/2
Title Terms: COMMERCIAL; TRANSACTION; SYSTEM; CONDUCTING; FINANCIAL;
    TRANSACTION; MOBILE; TELEPHONE; REMOTE; LOCATE
Derwent Class: T01; T05; W01; W02
International Patent Class (Main): G07F-007/10
International Patent Class (Additional): G07F-019/00
File Segment: EPI

   11/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013918660   **Image available**
WPI Acc No: 2001-402873/200143
XRPX Acc No: N01-297378
   Automatic transaction **system for** banks , **displays information about**
   different   branches **of bank as table from which number of branches
   displayed is reduced in areawise manner**
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID); OKI SOFTWARE KK (OKID)
Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2001126117 A   20010511   JP 99301651   A   19991022   200143   B

Priority Applications (No Type Date): JP 99301651 A 19991022
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
JP 2001126117 A   5 G07D-009/00

Abstract (Basic): JP 2001126117 A
        NOVELTY - The branch name, address and branch number of **different
    branches** of bank, are displayed as a table to customer. Based on the
    indication from customer, the number of branches displayed is reduced
    in areawise manner until specific branch name in which **financial**

- **transaction**   is to be performed is selected by customer.
        USE - For use in banks to select specific branch.
        ADVANTAGE - Enables customer to select the branch in which
    transaction is to be performed, even if customer is ignorant of branch
    name of bank, as areawise branch name is displayed.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    automatic transaction system. (Drawing includes non-English language
    text).
        pp; 5 DwgNo 1/3
Title Terms: AUTOMATIC; TRANSACTION; SYSTEM; BANK; DISPLAY; INFORMATION;
  BRANCH; BANK; TABLE; NUMBER; BRANCH; DISPLAY; REDUCE; MANNER
Derwent Class: T01; T05
International Patent Class (Main): G07D-009/00
International Patent Class (Additional): G06F-019/00; G07F-019/00
File Segment: EPI

   11/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013825519   **Image available**
WPI Acc No: 2001-309731/200133
XRPX Acc No: N01-221731
  **Remote money order printing machine which allows secure sending and
  printing of money orders at** remote   location
Patent Assignee: CONTINENTAL EXPRESS MONEY ORDER CO INC (CTEX-N); NASH & CO
  KEITH W (NASH-N)
Inventor: BALDWIN M E; HAUSER B W; NICKERSON J M
Number of Countries: 026 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
EP 1087348   A2   20010328 EP 2000302105   A   20000315 200133 B
CA 2300567   A1   20010322 CA 2300567   A   20000308 200133

Priority Applications (No Type Date): US 99401857 A 19990922
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
EP 1087348   A2 E 22 G07F-017/26
    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI
CA 2300567   A1 E   B41F-033/16

Abstract (Basic): EP 1087348 A2
        NOVELTY - The machine includes a manually operable input unit for
    input of data and operating commands and an ink-jet document printer
    unit. The printer includes a document form storage receptacle for
    holding the document forms prior to being printed, and a feed mechanism
    for feeding the document forms in succession from the receptacle to the
    printer.
        DETAILED DESCRIPTION - A control unit is coupled to the input unit
    and the printer unit to control operation of the printer unit in
    response to data and commands input at the input unit. An INDEPENDENT
    CLAIM is included for a method for preparing.
        USE - For preparing and dispensing documents relating to **financial
    transactions** e.g. money orders.
        ADVANTAGE - Allows money orders to be sent electronically (e.g.
    over telephone) and printed securely.
        DESCRIPTION OF DRAWING(S) - The drawing shows a perspective view of
    the machine.
        pp; 22 DwgNo 1/7
Title Terms: REMOTE; MONEY; ORDER; PRINT; MACHINE; ALLOW; SECURE; SEND;
  PRINT; MONEY; ORDER; REMOTE; LOCATE
Derwent Class: P74; P75; T04; T05
International Patent Class (Main): B41F-033/16; G07F-017/26
International Patent Class (Additional): B41F-019/00; B41L-039/16;
  B41L-045/12; B41M-003/14; G07F-017/42; G07F-019/00
File Segment: EPI; EngPI

DIALOG(R)File 350:Derwent WPIX
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013514679   **Image available**
WPI Acc No: 2000-686625/200067
Related WPI Acc No: 1998-179632; 2001-244020; 2001-315902
XRPX Acc No: N00-507676
  Biometric automated teller machine access involves accessing financial
  transactions **only when forwarded account access request message with
  biometric sample is in accord with details registered for each user**
Patent Assignee: SMARTTOUCH INC (SMAR-N); INDIVOS CORP (INDI-N)
Inventor: HOFFMAN N; LEE J A; PARE D F
Number of Countries: 090 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200046710	A1	20000810	WO 2000US2371	A	20000131	200067	B
AU 200034767	A	20000825	AU 200034767	A	20000131	200067	
EP 1210678	A1	20020605	EP 2000913298	A	20000131	200238	
			WO 2000US2371	A	20000131		

Priority Applications (No Type Date): US 99245501 A 19990205
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200046710 A1 E 69 G06F-017/60
    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200034767 A   G06F-017/60   Based on patent WO 200046710
EP 1210678   A1 E   G06F-017/60   Based on patent WO 200046710
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

Abstract (Basic): WO 200046710 A1
      NOVELTY - The personal identification number, biometric sample like
  fingerprint, retinal and facial image corresponding to each user is
  registered in an electronic identicator. The financial account access
  is enabled only when biometric sample detail or PIN code forwarded for
  each user from automated teller machine is in accord with details
  registered in electronic identicator.
      DETAILED DESCRIPTION - The financial operations are withdrawing
  cash, depositing funds, transferring funds between accounts, obtaining
  account balances, purchasing products, paying bills and obtaining
  electronic cash. The financial operations are inhibited when account
  request message has false codes. The alphanumeric codes are set for
  account index number. The automated teller machine is at **remote
  location** and is accessed via computer networks in institutions. An
  INDEPENDENT CLAIM is also included for tokenless biometric access
  device.
      USE - For accessing financial accounts without using tokens like
  smart cards or swipe cards in banks, other financial institutions.
      ADVANTAGE - Since accessing account is based on identical biometric
  sample registered in electronic identicator, use of man made cards is
  eliminated and misoperation of each individual's account is prevented.
      DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
  depicting generation of account access request message.
      pp; 69 DwgNo 4/16
Title Terms: AUTOMATIC; TELLER; MACHINE; ACCESS; ACCESS; FINANCIAL;
  TRANSACTION; FORWARDING; ACCOUNT; ACCESS; REQUEST; MESSAGE; SAMPLE;
  ACCORD; DETAIL; REGISTER; USER
Derwent Class: S05; T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

013500422   **Image available**
WPI Acc No: 2000-672363/200065
XRPX Acc No: N00-498487
Receiving and processing system used for receiving and processing funds transfer transaction from a customer of a financial institution over a non-secure network
Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: ADLER L A; BING R L; BOYLE J M; BRIODY C K; EMERY I K; JOU B; MASCIO K; MORAN B A
Number of Countries: 090 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200030007	A2	20000525	WO 99US27035	A	19991112	200065	B
AU 200017246	A	20000605	AU 200017246	A	19991112	200065	
EP 1131759	A2	20010912	EP 99960350	A	19991112	200155	
			WO 99US27035	A	19991112		

Priority Applications (No Type Date): US 98108286 P 19981113
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 200030007	A2 E 60	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

Patent No	Kind Lan	Main IPC	Filing Notes
AU 200017246	A	G06F-017/60	Based on patent WO 200030007
EP 1131759	A2 E	G06F-017/60	Based on patent WO 200030007

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): WO 200030007 A2
    NOVELTY - A **back   office** processor generates a funds transfer instruction in response to the received input information from an application server (14). The **back   office** processor executes the funds transfer instruction. The application server hosts an Internet site application program which can be accessed by a customer of a financial institution through a standard Internet browser.
    DETAILED DESCRIPTION - The user input screens accept input information with respect to at least one funds transfer transaction from the customer. The user input screens are contained in the Internet site application program.An INDEPENDENT CLAIM is also included for receiving and processing funds transfer transactions from a customer of a financial institution.
    USE - Used for receiving and processing funds transfer transaction from a customer of a financial institution over a non-secure network.
    ADVANTAGE - Provides banking customers the ability to use the Internet to communicate with a single bank. Enables the customers to manage all of their banking accounts at any **banks** for **transaction** reporting and initiation. Eliminates the need for the customers to establish separate communications with their different banks, maintain separate software packages, remember separate user identification and passwords, deal with a variety of security devices, pay for separate software licenses required by their banks, learn to use different transaction input screens, and the inefficiency of handling separate transaction databases. Enables the customers to access the system anywhere given the ubiquitous presence of the Web.
    DESCRIPTION OF DRAWING(S) - The figure shows the high level systems flow diagram of the receiving and processing system.
    Application server (14)
    pp; 60 DwgNo 1/13

Title Terms: RECEIVE; PROCESS; SYSTEM; RECEIVE; PROCESS; FUND; TRANSFER;
  TRANSACTION; CUSTOMER; FINANCIAL; INSTITUTION; NON; SECURE; NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 11/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013199734   **Image available**
WPI Acc No: 2000-371607/200032
XRPX Acc No: N00-278632
  Automatic transaction **apparatus for** financial **institutions, has
  encoder which totals transaction amount received from cheques and is
  printed on predetermined paper**
Patent Assignee: FUJITSU LTD (FUIT)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2000123102 A   20000428 JP 98296864   A   19981019 200032 B

Priority Applications (No Type Date): JP 98296864 A 19981019
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2000123102 A   10 G06F-019/00

Abstract (Basic): JP 2000123102 A
      NOVELTY - A money acquisition unit acquires transaction amount read
  from a cheque accepted via an acceptance opening. An encoder totals the
  transaction amount acquired by the acquiring unit from one or more
  cheques according to a predetermined rule. A printer prints the total
  amount on a predetermined paper.
      USE - For automatic **transaction** in **financial** institutions.
      ADVANTAGE - Since cheque is processed and receipt is issued by
  apparatus, workload in **back   office** is reduced and safety in
  processing and conveyance of cheques is improved.
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
  automatic transaction apparatus.
      pp; 10 DwgNo 2/12
Title Terms: AUTOMATIC; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION;
  ENCODE; TOTAL; TRANSACTION; AMOUNT; RECEIVE; CHEQUE; PRINT; PREDETERMINED
  ; PAPER
Derwent Class: T01; T05
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): G07D-009/00
File Segment: EPI

 11/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013016600   **Image available**
WPI Acc No: 2000-188451/200017
XRPX Acc No: N00-139960
  Financial transaction **dealing call system in bank, transmits received
  information and compressed data through individual channels of integrated
  services digital network**
Patent Assignee: HITACHI TELECOM TECHNOLOGY CO (HISY)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2000032127 A   20000128 JP 98192954   A   1998070   200017 B

Priority Applications (No Type Date): JP 98192954 A 19980708
Patent Details:

Abstract (Basic): JP 2000032127 A
      NOVELTY - A digital line circuit (17) of CCU (10) receives the
information from information sources (52,53). The received information
and the compressed aural data, communication control data and dealing
call terminal information are transmitted through individual channels
of integrated services digital network (ISDN). DETAILED DESCRIPTION -
The remote digital line circuit (14B) acts as the interface of dealing
call terminal equipment (30) at **remote   place** .
      USE - Integrated services digital network (ISDN) connected dealing
call system is used in **bank** , **financial   transaction** of money
order, security, stock price information, security company.
      ADVANTAGE - Since separate private line does not need to be
provided, inexpensive dealing call system is offered. Enables reception
of audio data for backup system which is built up during disaster
period. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
of profile of **financial   transaction** dealing call system. (10) CCU;
(14B) Remote digital line circuit; (17) Digital line circuit; (30) Call
terminal equipment; (52,53) Information sources.
      Dwg.1/4
Title Terms: FINANCIAL; TRANSACTION; DEAL; CALL; SYSTEM; BANK; TRANSMIT;
  RECEIVE; INFORMATION; COMPRESS; DATA; THROUGH; INDIVIDUAL; CHANNEL;
  INTEGRATE; SERVICE; DIGITAL; NETWORK
Derwent Class: T01; W01
International Patent Class (Main): H04M-003/00
International Patent Class (Additional): G06F-017/60; H04L-012/28;
  H04L-012/46; H04L-012/50; H04M-003/42; H04M-011/00
File Segment: EPI

 11/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

012995345   **Image available**
WPI Acc No: 2000-167197/200015
XRPX Acc No: N00-125691
    Financial - transactions **dealing system connected to personal computer
  in internet used in bank, security company - has remotely located call
  dealing terminal equipment which is connected with computer controlled
  unit through line circuit**
Patent Assignee: HITACHI TELECOM TECHNOLOGY CO (HISY)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2000022825	A	20000121	JP 98190294	A	1998070	200015	B

Priority Applications (No Type Date): JP 98190294 A 19980706
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000022825 A			7	H04M-003/42	

Abstract (Basic): JP 2000022825 A
      NOVELTY - A LAN network (30) is connected with a computer
controlled unit (10) through a line circuit (11) and line adaptor (31).
The network is connected with internet (40) via a terminal adaptor
(33). A call dealing terminal equipment (21) which is at a **remote
place** is connected with CCU through a line circuit.
      USE - For performing **financial   transactions** in **bank** and
security company.
      ADVANTAGE - Connection of a call dealing terminal equipment from a
remote   place , with a LAN network is made possible. DESCRIPTION OF
DRAWING(S) - This diagram shows the connection of the call dealing
terminal equipment with LAN network. (10) Computer controlled unit;
(11) Line circuit; (21) Call dealing terminal equipment; (30) LAN
network; (31) Line adaptor; (33) Terminal adaptor for internet.

Title Terms: FINANCIAL; TRANSACTION; DEAL; SYSTEM; CONNECT; PERSON;
   COMPUTER; BANK; SECURE; COMPANY; REMOTE; LOCATE; CALL; DEAL; TERMINAL;
   EQUIPMENT; CONNECT; COMPUTER; CONTROL; UNIT; THROUGH; LINE; CIRCUIT
Derwent Class: W01
International Patent Class (Main): H04M-003/42
International Patent Class (Additional): H04L-012/28; H04L-012/46;
   H04L-012/66; H04M-011/00; H04Q-003/58
File Segment: EPI

11/5/11   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

012955008   **Image available**
WPI Acc No: 2000-126858/200011
XRPX Acc No: N00-095588
  Data signal transmitting system for pen input device of computer
Patent Assignee: LCI/SMARTPEN NV (LCIS-N); DESCHRIJVER S (DESC-I)
Inventor: DE SCHRIJVER S A; DESCHRIJVER S
Number of Countries: 087 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200000928	A1	20000106	WO 99US14494	A	19990625	200011	B
AU 9948352	A	20000117	AU 9948352	A	19990625	200026	
EP 1101188	A1	20010523	EP 99931945	A	19990625	200130	
			WO 99US14494	A	19990625		
US 6311042	B1	20011030	US 9890933	A	19980627	200172	
			US 99344723	A	19990626		
CN 1312930	A	20010912	CN 99807664	A	19990625	200202	

Priority Applications (No Type Date): US 9890933 P 19980626; US 99344723 A
   19990626
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200000928	A1	E	25	G06K-011/18	

   Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
   CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
   SL TJ TM TR TT UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 9948352	A			G06K-011/18	Based on patent WO 200000928
EP 1101188	A1	E		G06K-011/18	Based on patent WO 200000928

   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
   LU MC NL PT SE

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6311042	B1			H04B-001/38	Provisional application US 9890933
CN 1312930	A			G06K-011/18	

Abstract (Basic): WO 200000928 A1
     NOVELTY - The pen input device traces image on a writing surface,
   and a sensor detects movement of nib on pen and generates corresponding
   data signal. A transmitter transmits the signal to receiver of a
   wireless communication device which transmits the signal over a
   communication channel.
     DETAILED DESCRIPTION - The transmitter comprising a serial data
   generated is either an IR transmitter or RF transmitter. The data
   signal is formatted to data packet confirming to a data transfer
   protocol, by a data packet generator. The wireless communication device
   is either a mobile telephone, PDA with wireless communication device or
   a wireless modems.
     An INDEPENDENT CLAIM is also included for method for verifying
   identity of a user at **remote   location** .
     USE - For pen input device of laptop computer for verification of
   signature for credit card purchase, white-board application, chat
   application, web-based application, web-page, E-mail applications.
     ADVANTAGE - Enables verification and analysis of user's signature

or other image data at remote server, thereby enabling utilization of
image transmitting system for authorizing **financial   transaction** .
  DESCRIPTION OF DRAWING(S) - The figure shows the functional block
diagram of system which permits user to transmit voice and data over a
wireless network.
  pp; 25 DwgNo 1/5
Title Terms: DATA; SIGNAL; TRANSMIT; SYSTEM; PEN; INPUT; DEVICE; COMPUTER
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): G06K-011/18; H04B-001/38
International Patent Class (Additional): G06F-003/033
File Segment: EPI

11/5/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012908245   **Image available**
WPI Acc No: 2000-080081/200007
XRPX Acc No: N00-063346
  Money amount estimation system for automatic transaction **apparatus in**
  financial **institution e.g. bank - estimates required money amount**
  opposing to automatic transaction apparatus of objective branch, based on
  stored dummy data related to past transaction amount
Patent Assignee: TOSHIBA KK (TOKE)
Number.of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 11328492	A	19991130	JP 98136628	A	19980519	200007	B

Priority Applications (No Type Date): JP 98136628 A 19980519
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11328492	A		11	G07D-009/00	

Abstract (Basic): JP 11328492 A
  NOVELTY - A data generator (8) produces the dummy data related to
past transaction amount, based on the selected reference candidate
data. The produced data are stored in the database (5). An estimation
unit (6) estimates the required money amount opposing to automatic
transaction apparatus of objective branch, based on the content of
database. DETAILED DESCRIPTION - The transaction amount data obtained
from the automatic transaction installed at **other   branches** , are
stored in a database (2) beforehand. A data acquisition unit (6)
extracts the transaction amount data from the database (2), as the
reference candidate data. The transaction amount data obtained from the
objective branch, are stored in the database (5). The required
reference data are compared with the data stored in the database (5)
based on which a selector (7) chooses the reference data suitable for
generating dummy data related to past transaction amount.
  USE - For estimating required money amount for automatic
transaction apparatus in **financial** institution e.g. bank.
  ADVANTAGE - Since the dummy data related to past transaction amount
are used, required amount of money can be estimated with high
precision, thereby shortening data collection period. Since the dummy
data with similarity or correlation coefficient, are used for
estimating the transaction amount data of **other   branches** ,
predictability is improved. The transaction amount data can be utilized
effectively, even when the transaction data amount related to **other**
branches are few. DESCRIPTION OF DRAWING(S) - The figure shows the
schematic block diagram of components of money amount estimation system
for automatic transaction apparatus. (2,5) Databases; (6) Acquisition
unit; (7) Selector; (8) Data generator.
  Dwg.1/13
Title Terms: MONEY; AMOUNT; ESTIMATE; SYSTEM; AUTOMATIC; TRANSACTION;
  APPARATUS; FINANCIAL; INSTITUTION; BANK; ESTIMATE; REQUIRE; MONEY; AMOUNT
  ; OPPOSED; AUTOMATIC; TRANSACTION; APPARATUS; OBJECTIVE; BRANCH; BASED;
  STORAGE; DUMMY; DATA; RELATED; PASS; TRANSACTION; AMOUNT

Derwent Class: T01; T05
International Patent Class (Main): G07D-009/00
International Patent Class (Additional): G06F-019/00
File Segment: EPI

11/5/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012867845   **Image available**
WPI Acc No: 2000-039678/200004
XRPX Acc No: N00-029972
  Portable wireless modem for wireless data transmission e.g. in cashless
  financial   transaction
Patent Assignee: AD & R ENTERPRISES INC (ADRA-N)
Inventor: NICKOLOFF C
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2228359   A1   19990730 CA 2228359   A   19980130 200004 B

Priority Applications (No Type Date): CA 2228359 A 19980130
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2228359   A1 E 10 H04Q-007/32

Abstract (Basic): CA 2228359 A1
      NOVELTY - Radio modem (102) is accommodated within a housing (12)
   to transmit data from communication device connected to the ports
   (20-30) and receive data from **remote   locations** . A controller (112)
   within housing controls data flow to package received data into packets
   prior to transmission by modem.
      USE - Wireless data transmission e.g. cashless **financial**
   transaction such as credit, debit and/or smart cards transaction
   process from cases of retailers carrying on business in kiosks or
   portable sales center
      ADVANTAGE - Fast, less expensive and does not require permanent
   retail location. Allows cashless **financial   transaction** from cases
   of retailers carrying on business in kiosks or portable sales center.
      DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram
   of the circuitry within the portable wireless modem.
      Housing (12a-e)
      Ports (20-30)
      Radio modem (102)
      Controller (112)
      pp; 10 DwgNo 4/4
Title Terms: PORTABLE; WIRELESS; MODEM; WIRELESS; DATA; TRANSMISSION;
  FINANCIAL; TRANSACTION
Derwent Class: W01
International Patent Class (Main): H04Q-007/32
International Patent Class (Additional): H04M-011/06
File Segment: EPI

11/5/14   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012734246   **Image available**
WPI Acc No: 1999-540363/199945
XRPX Acc No: N99-400506
  Computer-based system for aiding and providing transaction warranty
  between two parties
Patent Assignee: CERTCO (CERT-N); FRANKEL Y (FRAN-I); KRAVITZ D W (KRAV-I);
  MONTGOMERY C T (MONT-I); YUNG M (YUNG-I); CERTCO INC (CERT-N)
Inventor: FRANKEL Y; KRAVITZ D W; MONTGOMERY C T; YUNG M M; YUNG M
Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9942965	A1	19990826	WO 99US1877	A	19990218	199945	B
AU 9932855	A	19990906	AU 9932855	A	19990218	200003	
EP 1072025	A1	20010131	EP 99934356	A	19990218	200108	
			WO 99US1877	A	19990218		
US 20010011220	A1	20010802	US 9826466	A	19980219	200147	
JP 2002504731	W	20020212	WO 99US1877	A	19990218	200215	
			JP 2000532823	A	19990218		
US 6353812	B2	20020305	US 9826466	A	19980219	200224	
US 20020059143	A1	20020516	US 9826466	A	19980219	200237	
			US 200242335	A	20020111		

Priority Applications (No Type Date): US 9826466 A 19980219; US 200242335 A 20020111

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9942965	A1	E	26	G07F-019/00	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

| AU 9932855 | A | | | G07F-019/00 | Based on patent WO 9942965 |
| EP 1072025 | A1 | E | | G07F-019/00 | Based on patent WO 9942965 |

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

US 20010011220	A1			G06F-017/60	
JP 2002504731	W		30	G06F-017/60	Based on patent WO 9942965
US 6353812	B2			G06F-017/60	
US 20020059143	A1			G06F-017/60	Cont of application US 9826466

Abstract (Basic): WO 9942965 A1
    NOVELTY - An infrastructure is comprised of a number of locations each associated with a respective institution that provides services to clients. Each location has a computer system, a database coupled to the computer system for storing information about each client of the institution, and a data communications adapter, for communicating between clients of the institutions.
    DETAILED DESCRIPTION - Stored information is exchanged with every **other location** in an infrastructure, and a warranty relating to either party in a transaction is created in response to received requests from clients of respective institutions. INDEPENDENT CLAIMS are included for; a method for providing a warranty relating to a transaction between two parties.
    USE - Enabling ability of parties to enter into substantial **financial transactions** with increased security.
    ADVANTAGE - Allows third-party entity to vouch for user on a per-transaction basis, based on one or more of the user's history. Allows third parties to provide reliable and up-to-date warranties required between entities in typical commercial transactions.
    DESCRIPTION OF DRAWING(S) - The drawing is a block diagram showing an exemplary warranty-granting transaction according to the invention.
    pp; 26 DwgNo 4/4

Title Terms: COMPUTER; BASED; SYSTEM; AID; TRANSACTION; WARRANTY; TWO; PARTY
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60; G07F-019/00
International Patent Class (Additional): H04L-009/32
File Segment: EPI

 11/5/15   (Item 15 from file: 350)

012151283   **Image available**

WPI Acc No: 1998-568195/199848
Related WPI Acc No: 1999-571514; 2000-038009
XRPX Acc No: N98-442083
Automated financial transaction **system using internet – includes financial processing computer that is placed at** remote place **from merchant computer, and communicates self generated transaction indicia to merchant and customer computers**
Patent Assignee: OGRAM M E (OGRA-I)
Inventor: OGRAM M E
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5822737	A	19981013	US 96597017	A	19960205	199848	B

Priority Applications (No Type Date): US 96597017 A 19960205
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5822737	A		15	G06F-017/60	

Abstract (Basic): US 5822737 A
The system includes a bank computer that stores financial data containing customer account numbers and available credit data. An authorization indicia is generated in response to queries containing customer account number and amount. The bank computer also stores deposit data indicative of amounts owed to depositors. An adjusting unit of the bank computer adjusts, the credit data and deposit data based on the customer account number and amount data. A merchant computer (22) stores promotional data. A customer computer (21) is linked with the merchant computer for receiving the promotional data. A financial data processing computer (33) which is at **remote place** from the merchant computer includes a receiver for receiving customer account data, amount data and authorization indicia from the customer computer.
The bank computer is queried with the customer account data and the amount data. A communicating unit of the financial data processing computer, communicates the self generated transaction indicia to customer computer and merchant computer. The merchant computer generates a shipping order in response to the **transaction** indicia. A **financial** data processing computer includes a connecting unit that connects the customer computer to the merchant computer after receiving the authorization indicia at selected return address.
USE – For purchasing desired goods using internet.
ADVANTAGE – Uses customer and merchant computer that use password thereby obtains access to protected information or to establish shipping instructions. Facilitates large number of users to use this service. Facilitates customer to verify whether order has been generated and accepted. Facilitates single merchant to economically reach vast number of potential customers at low cost. Facilitates customer to review great number of vendors and products with few key strokes and clicks of mouse.
Dwg.2B/5
Title Terms: AUTOMATIC; FINANCIAL; TRANSACTION; SYSTEM; FINANCIAL; PROCESS; COMPUTER; PLACE; REMOTE; PLACE; MERCHANT; COMPUTER; COMMUNICATE; SELF; GENERATE; TRANSACTION; INDICIA; MERCHANT; CUSTOMER; COMPUTER
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 11/5/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012020017   **Image available**
WPI Acc No: 1998-436927/199837
Related WPI Acc No: 1998-387475; 1999-301945; 2002-380579
XRPX Acc No: N98-340467
Banking service platform for accessing consumer services e.g. ATM, direct

"deposit and banking by telephone and mail - has client server through
which real time data transmission is effected between customer operable
transceiver and central information processor, to enable customer perform
transactions
Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)
Inventor: RANDLE W M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5787403	A	19980728	US 95401075	A	19950308	199837	B

Priority Applications (No Type Date): US 95401075 A 19950308
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5787403	A		7	G06F-017/60	

Abstract (Basic): US 5787403 A
    The service platform (10) includes a central information processor
    (20) at the central location of a bank. The processor includes data
    storage files relating to bank customers and accounts. A branded access
    gateway (40) interconnected to the processor, provides communication
    with other providers of financial and non-financial information. The
    branded access gateway is controlled by the bank and has
    characteristics uniquely associated with the bank. A client server (30)
    communicates with customer operable transceivers at **remote   locations**

    The client server enables live video conferencing between the bank
    and a customer. Real time data transmission is effected between the
    customer operable transceiver and the processor through the client
    server. The client server processes communication to and from the
    transceivers to enable the customer to access and control item. The
    customer accesses financial and non- **financial** information and
    transactions are initiated.
    ADVANTAGE - Enables retaining control of customer relationships.
    Offers unique, fault tolerant, scalable distributed computing
    environment that puts advanced technology into control of financial
    institution.
    Dwg.1/2
Title Terms: BANK; SERVICE; PLATFORM; ACCESS; CONSUME; SERVICE; ATM; DIRECT
 ; DEPOSIT; BANK; TELEPHONE; MAIL; CLIENT; SERVE; THROUGH; REAL; TIME;
 DATA; TRANSMISSION; EFFECT; CUSTOMER; OPERATE; TRANSCEIVER; CENTRAL;
 INFORMATION; PROCESSOR; ENABLE; CUSTOMER; PERFORMANCE; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 11/5/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011789971   **Image available**
WPI Acc No: 1998-206881/199818
Related WPI Acc No: 1998-121101; 1998-480738
XRPX Acc No: N98-164337
  Establishing on-line secure financial   transactions **for purchasing
  goods - involves selecting product from remote subsystem through
  communication link, and communicating telephone number associated with
  product to buy it**
Patent Assignee: KLINGMAN E E (KLIN-I)
Inventor: KLINGMAN E E
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5729594	A	19980317	US 96660529	A	19960607	199818	B

Priority Applications (No Type Date): US 96660529 A 19960607
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes

US 5729594   A   24 H04M-011/00

Abstract (Basic): US 5729594 A
    The method involves providing a subsystem (10) disposed at a local
location accessible. A subsystem (16) is provided at a **remote
location** having at least one identifiable product selectable by the
user. A first communication link (12,28), POTS or ISDN, is established
between the local and the remote subsystems. At least one product is
selected through the communication link.
    A telephone toll number is retrieved through the first
communication link from a predetermined numbering system, e.g a 900
numbering system, associated with the selected product. The retrieved
telephone number is used to establish a telephone toll connection
through a second communication link between the local and the remote
subsystems. The selected product is down-loaded through the second
communication link. A fee is assessed and charged at a rate determined
by the toll connection provider, during the down-loading of the
product.
    USE - Allows to perform electronic shopping on Internet
transmission media, especially for software products where customer can
try product prior to purchasing.
    ADVANTAGE - Eliminates need for digital signatures, authentication
procedures and banking system connectivity.
    Dwg.3/12
Title Terms: ESTABLISH; LINE; SECURE; FINANCIAL; TRANSACTION; PURCHASE;
  GOODS; SELECT; PRODUCT; REMOTE; SUBSYSTEM; THROUGH; COMMUNICATE; LINK;
  COMMUNICATE; TELEPHONE; NUMBER; ASSOCIATE; PRODUCT; BUY
Derwent Class: T01; T05; W01
International Patent Class (Main): H04M-011/00
File Segment: EPI

 11/5/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011670392   **Image available**
WPI Acc No: 1998-087301/199808
XRPX Acc No: N98-069312
    **IR transmitter having magnetic stripe ATM-type credit card reader for
    television remote control unit - transmits IR signals to remote
    interactive location such as TV set and has key-pad for entering
    transaction data, and power system which is turned on when card is swiped
    through reader**
Patent Assignee: FCA CORP (FCAF-N); FORTE COMMUNICATIONS ASSOC (FORT-N);
  FCA CORP DBA FORTE COMMUNICATIONS ASSOC (FCAF-N)
Inventor: ERLIN D
Number of Countries: 078 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9800968	A1	19980108	WO 97US10244	A	19970612	199808	B
AU 9739573	A	19980121	AU 9739573	A	19970612	199825	
EP 906691	A1	19990407	EP 97936933	A	19970612	199918	
			WO 97US10244	A	19970612		
US 5973756	A	19991026	US 96597246	A	19960206	199952	
			US 96666027	A	19960619		
US 6275991	B1	20010814	US 96597246	A	19960206	200148	
			US 96666027	A	19960619		
			US 99384310	A	19990826		

Priority Applications (No Type Date): US 96666027 A 19960619; US 96597246 A
  19960206; US 99384310 A 19990826
Cited Patents: No-SR.Pub
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9800968	A1	E	39	H04N-005/44	

    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ
VN YU
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9739573   A   H04N-005/44   Based on patent WO 9800968
EP 906691   A1 E   H04N-005/44   Based on patent WO 9800968
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
US 5973756   A   H04N-005/44   CIP of application US 96597246
US 6275991   B1   H04N-007/173   CIP of application US 96597246
                                     Cont of application US 96666027
                                     CIP of patent US 5870155
                                     Cont of patent US 5973756

Abstract (Basic): WO 9800968 A
     The television remote control unit for transmitting IR (infrared)
     signals to a **remote   location** has an integral magnetic stripe ATM
     type **financial   transaction** card reader for reading **financial
     transaction** card information from a magnetic stripe of a card swiped
     through the reader. The latter has a sensor for detecting when the card
     is swiped through it so as to turn on the internal power of the unit. A
     key-pad enters the transaction information for a particular ATM card
     transaction.
     An internally powered processor processes the ATM card information
     to form IR card transaction signals. An IR transmitter sends the
     signals to a **remote   location** .
     USE - E.g. for generating credit card transaction signals for
     transmission to remote interactive locations. Is usable in environment
     such as casino, for CATV home shopping network, or off-track betting
     environment.
     Dwg.1/10
Title Terms: INFRARED; TRANSMIT; MAGNETIC; STRIPE; ATM; TYPE; CREDIT; CARD;
  READ; TELEVISION; REMOTE; CONTROL; UNIT; TRANSMIT; INFRARED; SIGNAL;
  REMOTE; INTERACT; LOCATE; TELEVISION; SET; KEY; PAD; ENTER; TRANSACTION;
  DATA; POWER; SYSTEM; TURN; CARD; THROUGH; READ
Derwent Class: T05; W03
International Patent Class (Main): H04N-005/44; H04N-007/173
File Segment: EPI

 11/5/19   (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011541485   **Image available**
WPI Acc No: 1997-517966/199748
XRPX Acc No: N97-431089
  Free commercial transaction **system of** financial institution - has
  **information processor which compares single print, voice data and retina
  pattern of customer input by input-output terminal unit with data
  searched from database**
Patent Assignee: COMPUTER SOFT KAIHATSU KK (COMP-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 9245107   A   19970919 JP 9688680   A   19960307 199748 B

Priority Applications (No Type Date): JP 9688680 A 19960307
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 9245107   A   6 G06F-019/00

Abstract (Basic): JP 9245107 A
     The transaction system has an input-output terminal unit (1) which
     is equipped with an input unit (2) to input numeric and alpha numeric
     characters and to input finger print, voice data and the retina pattern
     of a customer. The input-output terminal unit is linked to an
     information processor (6) through a communication circuit (5).

The information processor has a CPU (9) to search a database (8) and to compare the finger print, voice data and the retina pattern transmitted from the input-output terminal unit with the searched data. A display device (4) displays the character and the image of the processing result transmitted from the information processor in the **remote place** .

ADVANTAGE - Enables to withdraw money from financial institution without bringing passbook or credit card.

Dwg.2/3

Title Terms: FREE; COMMERCIAL; TRANSACTION; SYSTEM; FINANCIAL; INSTITUTION; INFORMATION; PROCESSOR; COMPARE; SINGLE; PRINT; VOICE; DATA; RETINA; PATTERN; CUSTOMER; INPUT; INPUT; OUTPUT; TERMINAL; UNIT; DATA; SEARCH; DATABASE

Derwent Class: T01
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): G06F-015/00; G06F-017/60; G06T-007/00
File Segment: EPI

11/5/20   (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011437744   **Image available**
WPI Acc No: 1997-415651/199738
XRPX Acc No: N97-346345
Remote control unit using infrared signal for television and having integral credit card reader - has sensor in card reader to detect passage of card and to cause power-on, key-pad for inputting user-selections, and internal processor and IR transmitter for sending signal to remote location
Patent Assignee: FCA CORP (FCAF-N); FORTE COMMUNICATIONS ASSOC (FORT-N)
Inventor: ERLIN D
Number of Countries: 075 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9729592	A1	19970814	WO 97US1244	A	19970205	199738	B
AU 9717551	A	19970828	AU 9717551	A	19970205	199750	
US 5870155	A	19990209	US 96597246	A	19960206	199913	

Priority Applications (No Type Date): US 96597246 A 19960206
Cited Patents: US 32115; US 3956615; US 5594493; US 5603078
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9729592	A1	E	25	H04N-007/10	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

Patent No	Kind			Main IPC	Filing Notes
AU 9717551	A			H04N-007/10	Based on patent WO 9729592
US 5870155	A			H04N-005/44	

Abstract (Basic): WO 9729592 A
The remote control unit transmits infrared (IR) signals to a remote interactive location and has an integral magnetic stripe **financial transaction** card reader for reading data from a magnetic stripe of a payment card. The card reader has a sensor to detect when the card is swiped through the reader so as to cause the power turn-on of the unit.

A key-pad is provided for entering user selections, and an internally powered processor processed the card data along with the user selection data. An IR transmitter outputs the card transaction signal to the **remote location** .

USE/ADVANTAGE - E.g. allows for generation of credit card signals from read magnetic card to remote interactive locations such as hotel casino, CATV home shopping network, or off-track betting (OTB)

environment.
        Dwg.1/6
Title Terms: REMOTE; CONTROL; UNIT; INFRARED; SIGNAL; TELEVISION; INTEGRAL;
  CREDIT; CARD; READ; SENSE; CARD; READ; DETECT; PASSAGE; CARD; CAUSE;
  POWER; KEY; PAD; INPUT; USER; SELECT; INTERNAL; PROCESSOR; INFRARED;
  TRANSMIT; SEND; SIGNAL; REMOTE; LOCATE
Derwent Class: T04; T05; W03
International Patent Class (Main): H04N-005/44; H04N-007/10
International Patent Class (Additional): H04H-001/00; H04H-001/02;
  H04N-007/14
File Segment: EPI

  11/5/21   (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011338359   **Image available**
WPI Acc No: 1997-316264/199729
XRPX Acc No: N97-261965
  Currently accommodating mechanism for automated cash transaction in
  financial **institution - includes arm, rotary can and fulcrum which**
  operate limiting plate that distinguishes currency accommodating
  locations in stacker
Patent Assignee: HITACHI LTD (HITA)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 9124209   A   19970513 JP 95281307   A   19951030 199729 B

Priority Applications (No Type Date): JP 95281307 A 19951030
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 9124209   A   4 B65H-029/58

Abstract (Basic): JP 9124209 A
      The mechanism includes a currency stacker (2) to which stores the
  currency that is conveyed along its path (1). The currencies are
  stacked in **different   location** by a limiting plate which
  distinguishes the location. An arm, a rotary can and a fulcrum are
  operated for the operation of plate.
      ADVANTAGE - Reduces parts count thereby reducing cost. Is reduced
  in size.
      Dwg.1/5
Title Terms: CURRENT; ACCOMMODATE; MECHANISM; AUTOMATIC; CASH; TRANSACTION;
  FINANCIAL; INSTITUTION; ARM; ROTATING; CAN; FULCRUM; OPERATE; LIMIT;
  PLATE; DISTINGUISH; CURRENCY; ACCOMMODATE; LOCATE; STACK
Derwent Class: Q36; T01
International Patent Class (Main): B65H-029/58
International Patent Class (Additional): B65H-031/24; G06F-019/00
File Segment: EPI; EngPI

  11/5/22   (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011187577   **Image available**
WPI Acc No: 1997-165502/199715
XRPX Acc No: N97-136251
  Trade records information management system for financial   transaction
  - provides for electronic storage of financial documents at regional
  processing centres, and retrieval for documents across wide area network
  connecting regional centres
Patent Assignee: CITIBANK NA (CITI-N)
Inventor: KADRON R; MCGINLAY J; QUINN M F
Number of Countries: 063 Number of Patents: 003
Patent Family:

```
Patent No      Kind   Date      Applicat No     Kind   Date      Week
WO 9707468     A1    19970227   WO 96US13191     A    19960814   199715  B
AU 9667243     A     19970312   AU 9667243       A    19960814   199727
EP 846298      A1    19980610   EP 96927417      A    19960814   199827
                                WO 96US13191     A    19960814
```

Priority Applications (No Type Date): US 96626600 A 19960402; US 952375 P
  19950815
Cited Patents: 4.Jnl.Ref; US 5159667; US 5168444; US 5170466; US 5235433;
  US 5490217
Patent Details:
```
Patent No  Kind Lan Pg   Main IPC      Filing Notes
WO 9707468    A1 E  78 G06F-017/30
```
    Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
    ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL
    PT RO RU SD SE SI SK TJ TT UA UZ VN
    Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
    LS LU MC MW NL OA PT SD SE SZ UG
```
AU 9667243    A       G06F-017/30    Based on patent WO 9707468
EP 846298     A1 E    G06F-017/30    Based on patent WO 9707468
```
    Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
    MC NL PT SE

Abstract (Basic): WO 9707468 A
      The trade information management system for storing and retrieving
    related documents (134), messages and customer enquiries as electronic
    images in a secured environment, is centrally maintained and provides
    for the integration and accessing of information from multiple **remote
     offices** . Input paper-based documents are scanned, indexed and
    reviewed by preprocessing (158). Information is linked together by
    transaction into folders (170), and each document is assigned to a
    Trade Service Representative (174).
      Transaction folders (170) include all physical input and output
    associated with each transaction, such as electronic messages, mail,
    enquiry history messages, system user messages and inbound facsimile
    messages. The system maintains an internal unique key identifier for
    each transaction folder (170) and related document. Document workflow
    can be monitored for backlog and assigned work levels.
      USE/ADVANTAGE - for e.g international transactions involving
    letters of credit, guarantees, import collections, export direct
    collections and export collections. Allows management and integration
    of different forms of information among multiple **remote   offices** .
      Dwg.1/24
Title Terms: TRADE; RECORD; INFORMATION; MANAGEMENT; SYSTEM; FINANCIAL;
  TRANSACTION; ELECTRONIC; STORAGE; FINANCIAL; DOCUMENT; REGION; PROCESS;
  CENTRE; RETRIEVAL; DOCUMENT; WIDE; AREA; NETWORK; CONNECT; REGION; CENTRE
Derwent Class: T01
International Patent Class (Main): G06F-017/30
International Patent Class (Additional): G06F-017/60; G06G-007/52
File Segment: EPI

 11/5/23   (Item 23 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010621830   **Image available**
WPI Acc No: 1996-118783/199613
XRAM Acc No: C96-037668
XRPX Acc No: N96-099345
  **Two stage encapsulation of items, esp. to form tamper-proof enclosure for
  sensitive items - comprises locating former in mould, filling space with
  settable material, removing former, locating item in vol. defined by set
  material, and filling mould with more settable material**
Patent Assignee: GORE & ASSOC UK LTD W L (GORE)
Inventor: MACPHERSON H
Number of Countries: 065 Number of Patents: 005
Patent Family:

```
Patent No      Kind    Date      Applicat No      Kind    Date      Week
GB 2292709     A      19960306   GB 9517569       A      19950829  199613  B
WO 9606717     A1     19960307   WO 95GB2027      A      19950829  199616
AU 9533518     A      19960322   AU 9533518       A      19950829  199626
DE 19581745    T      19970724   DE 1081745       A      19950829  199735
                                 WO 95GB2027      A      19950829
GB 2292709     B      19970910   GB 9517569       A      19950829  199739
```

Priority Applications (No Type Date): GB 9417500 A 19940831
Cited Patents: AU 725982; FR 1227582; GB 2098919
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
GB 2292709   A   16 B
WO 9606717   A1 E   15 B
   Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
   ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MK MN MW MX NO
   NZ PL PT RO RU SD SE SG SI SK TJ TM TT UA UG US UZ VN
   Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
   MW NL OA PT SD SE SZ UG
AU 9533518   A   B   Based on patent WO 9606717
DE 19581745   T   B   Based on patent WO 9606717
GB 2292709   B   B

Abstract (Basic): GB 2292709 A
   Item is encapsulated by locating a former (36) within an open mould
(38), filling the space between the mould and the former with a first
batch of settable material (40) such that portions of both mould and
former remain clear of it, setting the material so that it defines a
partially enclosed vol. on removing the former, locating the item at
least partially within the vol., filling the mould with a second batch
of settable material to encapsulate the item, and setting the further
batch of material.
   Also claimed is a method of producing a tamper respondent enclosure
by wrapping the former (36) in a tamper respondent enclosure before
locating it within the mould (38). The method is otherwise as above
except that the tamper respondent enclosure remains on removing the
former and defines the vol. in which the item is located, the exposed
portion of the tamper respondent enclose or laminate is wrapped around
the item to form an inner enclosure before filling with the second
batch of settable material and settling it.
   USE - Method allows items to be encapsulated within an enclosure
without the use of ''standoffs''. It is partic. suitable for
encapsulating a PCB carrying sensitive material, e.g., details of
inter- **bank   transactions** , before shipping it to a **different
location** or for encapsulating a computer terminal having a memory
circuit to which access is restricted.
   5,6,15/16
Title Terms: TWO; STAGE; ENCAPSULATE; ITEM; FORM; TAMPER; PROOF; ENCLOSE;
  SENSITIVE; ITEM; COMPRISE; LOCATE; FORMER; MOULD; FILL; SPACE; SET;
  MATERIAL; REMOVE; FORMER; LOCATE; ITEM; VOLUME; DEFINE; SET; MATERIAL;
  FILL; MOULD; MORE; SET; MATERIAL
Derwent Class: A32; A85; Q31; T01; V04; W05
International Patent Class (Main): B29C-031/10; B29C-039/10
International Patent Class (Additional): B29C-069/02; B29K-075-00;
  B65B-003/02; E05G-001/14; G08B-013/12; B29L-031-34
File Segment: CPI; EPI; EngPI

11/5/24   (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010554531   **Image available**
WPI Acc No: 1996-051484/199606
XRPX Acc No: N96-043127
  Remote financial   transaction **for purchase of goods or services via
ATM, EFTPOS, satellite, broadcast or cable television system - using
payment module, with PIN information, stored in memory, and accessing**

`off-site processing system, and encrypted password
Patent Assignee: TANDEM COMPUTERS INC (TAND); COMPAQ COMPUTER CORP (COPQ
)
Inventor: HOPKINS W D
Number of Countries: 009 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 690399	A2	19960103	EP 95304066	A	19950613	199606	B
CA 2153006	A	19951231	CA 2153006	A	19950629	199617	
JP 8063532	A	19960308	JP 95187802	A	19950630	199620	
EP 690399	A3	19970502	EP 95304066	A	19950613	199729	
CN 1118482	A	19960313	CN 95108181	A	19950629	199743	
US 5999624	A	19991207	US 94269205	A	19940630	200004	
			US 96772428	A	19961224		

Priority Applications (No Type Date): US 94269205 A 19940630; US 96772428 A
  19961224
Cited Patents: -SR.Pub; US 4423287; US 4451701; US 5093718; US 5220501
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 690399	A2	E	15	G06F-017/60	

    Designated States (Regional): DE FR GB IT NL

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5999624	A			H04K-001/00	Cont of application US 94269205
JP 8063532	A		13	G06F-019/00	
CA 2153006	A			G06F-019/00	
EP 690399	A3			G06F-017/60	
CN 1118482	A			G06F-017/60	

Abstract (Basic): EP 690399 A
        Financial   transactions are performed using a payment module
    (20) which communicates with an off-site processing system. The payment
    module accesses a memory to store data identifying one or more payment
    accounts and a password.
        The information provided identifies a payment account used by the
    payment module to the off-site processing system. The password supplied
    to the payment module is encrypted. The payment module needs to be
    initialised once and once only for each desired payment account, the
    details and password of which are stored in memory.
        USE/ADVANTAGE - For securing and conducting **financial
    transactions** from **remote locations** with processing locations, such
    as home banking facilities. Alleviates risks and disadvantages of known
    techniques and appts. by providing secure remote financial transacting
    system using password security as well as secure method for selecting
    and implementing personal passwords.
        Dwg.1,2/8
Title Terms: REMOTE; FINANCIAL; TRANSACTION; PURCHASE; GOODS; SERVICE; ATM;
  EFTPOS; SATELLITE; BROADCAST; CABLE; TELEVISION; SYSTEM; PAY; MODULE; PIN
  ; INFORMATION; STORAGE; MEMORY; ACCESS; SITE; PROCESS; SYSTEM; ENCRYPTION
  ; PASSWORD
Derwent Class: T01
International Patent Class (Main): G06F-017/60; G06F-019/00; H04K-001/00
International Patent Class (Additional): G06K-015/00; G07F-019/00;
  H04L-009/00
File Segment: EPI

 11/5/25   (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010248726   **Image available**
WPI Acc No: 1995-149981/199520
XRPX Acc No: N95-117693
  Mobile satellite-communications vehicle for financial **and** banking
   transactions **- has automatic cash dispenser and satellite-communications
   terminal for operation at** remote location **in event of evacuation or
   problem at main bank NoAbstract**
Patent Assignee: NIPPON SATELLITE NETWORK KK (NISA-N); SHIZUOKA GINKO KK
  (SHIZ-N)

Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 7073257   A   19950317 JP 93153455   A   19930624 199520 B

Priority Applications (No Type Date): JP 93153455 A 19930624
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 7073257   A   7 G06F-019/00

Abstract (Basic): JP 7073257 A
        Dwg.1/3
Title Terms: MOBILE; SATELLITE; COMMUNICATE; VEHICLE; FINANCIAL; BANK;
   TRANSACTION; AUTOMATIC; CASH; DISPENSE; SATELLITE; COMMUNICATE; TERMINAL;
   OPERATE; REMOTE; LOCATE; EVENT; EVACUATE; PROBLEM; MAIN; BANK; NOABSTRACT
Derwent Class: Q15; T01; T05; W02
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): B60P-003/00; G07D-009/00;
   G07D-013/00; G07F-019/00; H04B-007/155
File Segment: EPI; EngPI

   11/5/26   (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010197160   **Image available**
WPI Acc No: 1995-098414/199513
Related WPI Acc No: 1990-377573; 1991-245621; 1997-448114
XRPX Acc No: N95-077740
   **Interactive video station broadcast satellite network supporting
   encrypted communications - uses personal identity keys uniquely assigned
   to each station, with central facility contg. directory of keys
   intercepting and re-formatting data to redirect to designated station**
Patent Assignee: TV ANSWER INC (TVAN-N)
Inventor: MORALES F
Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5392353   A   19950221 US 89390073   A   19890807 199513 B
                                US 91674169   A   19910325
                                US 92879984   A   19920508
                                US 92932241   A   19920819

Priority Applications (No Type Date): US 92932241 A 19920819; US 89390073 A
   19890807; US 91674169 A 19910325; US 92879984 A 19920508
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5392353   A   9 H04L-009/16 CIP of application US 89390073
                                      CIP of application US 91674169
                                      CIP of application US 92879984
                                      CIP of patent US 5101267

Abstract (Basic): US 5392353 A
        A two-way wireless interactive video broadcast network has a number
   of interactive subscriber stations and a set of local repeater stations
   at **different   locations** coupled by satellite transceivers to receive
   and transmit interstation communications. A message processor at each
   station receives and sends interactive communications for
   point-to-point transmission between stations. A signal processing
   centre processes the interactive communications, and includes a
   transmitter for sending messages to different subscriber stations in
   encrypted format using different personal identification keys for the
   respective stations for processing private communications.
        Encryption and decryption devices at each station process broadcast
   communications addressed to a designated station using the
   identification key to send to and receive from the network in encrypted
   format private messages as a function of the key of the respective

station. The signal processing control centre has a signal processor
for receiving communications sent from one station to a destination
station in encrypted format as a function of its identification key,
converts the communications to an encrypted format w.r.t. the key of
the target station, and relays converted messages by radio satellite
station broadcast in the network.
     USE/ADVANTAGE - E.g. for protecting **financial   transactions** such
as electronic payment from banks authorised in private communications
with vendor stations.
     Dwg.3/3
Title Terms: INTERACT; VIDEO; STATION; BROADCAST; SATELLITE; NETWORK;
  SUPPORT; ENCRYPTION; COMMUNICATE; PERSON; IDENTIFY; KEY; UNIQUE; ASSIGN;
  STATION; CENTRAL; FACILITY; CONTAIN; DIRECTORY; KEY; INTERCEPT; FORMAT;
  DATA; REDIRECT; DESIGNATED; STATION
Derwent Class: W02
International Patent Class (Main): H04L-009/16
File Segment: EPI

11/5/27   **(Item 27 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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010074502   **Image available**
WPI Acc No: 1994-342215/199442
Related WPI Acc No: 1996-077621; 2000-349480
XRPX Acc No: N94-268401
  Facilitating financial **services** transactions **between retail and**
  central locations - has remote   locations **with array of electronic**
  equipment for communicating information in voice and print media to
  central financial services location
Patent Assignee: WREN S C (WREN-I)
Inventor: WREN S C
Number of Countries: 047 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9424804	A1	19941027	WO 94US4588	A	19940422	199442	B
AU 9467137	A	19941108	AU 9467137	A	19940422	199507	

Priority Applications (No Type Date): US 9351743 A 19930422
Cited Patents: US 5164982; US 5202827; US 5231571; US 5239462; US 5267148
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9424804	A1	E	20	H04M-011/00	

  Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI
  GB HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US
  UZ VN
  Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL
  OA PT SE

AU 9467137	A			H04M-011/00	Based on patent WO 9424804

Abstract (Basic): WO 9424804 A
     A retail customer at a **remote   location** uses electronic
communications at a retail sales location to contact a financial
services company to negotiate the purchase, lease etc. of financial
services and/or other goods. The company and agents are located
centrally with a single computer system.
     Each location has an array of communication equipment for passing
information in voice and print media between an agent at the central
facility and a customer. Each transaction is initially consummated by
the customer.
     USE/ADVANTAGE - Completes **financial   transaction** between remote
and central stations. Cost-effective, reduces training requirements,
shortens time required to implement new products.
     Dwg.1/1
Title Terms: FACILITATE; FINANCIAL; SERVICE; TRANSACTION; RETAIL; CENTRAL;
  LOCATE; REMOTE; LOCATE; ARRAY; ELECTRONIC; EQUIPMENT; COMMUNICATE;
  INFORMATION; VOICE; PRINT; MEDIUM; CENTRAL; FINANCIAL; SERVICE; LOCATE

11/5/28   (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010043114   **Image available**
WPI Acc No: 1994-310825/199438
XRPX Acc No: N94-244487
  Secure transmission of financial **card** transaction **over communication
  network - allows concurrent transmission of voice and data signals over
  telephone line to** remote   location
Patent Assignee: NIOBRARA RES & DEV CORP (NIOB-N); SED STANDARDS ASSOC INC
  (SEDS-N)
Inventor: SULLIVAN M K
Number of Countries: 050 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5351296	A	19940927	US 9338895	A	19930329	199438	B
WO 9423400	A1	19941013	WO 94US3344	A	19940328	199441	
AU 9464177	A	19941024	AU 9464177	A	19940328	199505	
EP 708950	A1	19960501	EP 94911733	A	19940328	199622	
			WO 94US3344	A	19940328		

Priority Applications (No Type Date): US 9338895 A 19930329
Cited Patents: EP 565279; WO 9107042
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5351296	A		19	H04K-001/00	
WO 9423400	A1	E	59	G07F-007/12	

    Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI
    GB HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TT
    UA US UZ VN
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL
    OA PT SE

| AU 9464177 | A | | | G07F-007/12 | Based on patent WO 9423400 |
| EP 708950 | A1 | E | 19 | G07F-007/12 | Based on patent WO 9423400 |

    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
    NL PT SE

Abstract (Basic): US 5351296 A
      The device for performing **financial   transactions** in conjunction
    with a telephone over a communications link to a computer at a **remote
    location** using a financial card has a controller for controlling
    operation of the device. A reader determines the account code of the
    financial card. The account code is transmitted over the communications
    link to the computer at the **remote   location** . A receiver receives
    information sent by the computer over the communications link.
      A communications connector connects the communications network and
    the telephone so that voice communications can be performed by the
    telephone and the device can transmit and receive data to and from the
    computer at the **remote   location** . A power supply is connected to the
    communications network to provide power to the device solely from the
    power of communications network.
      USE/ADVANTAGE - Credit card transactions using telephone. Allows
    concurrent audio and data transmission.
      Dwg.4/5
Title Terms: SECURE; TRANSMISSION; FINANCIAL; CARD; TRANSACTION;
  COMMUNICATE; NETWORK; ALLOW; CONCURRENT; TRANSMISSION; VOICE; DATA;
  SIGNAL; TELEPHONE; LINE; REMOTE; LOCATE
Index Terms/Additional Words: CREDIT; CARD; TRANSACTIONS
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): G07F-007/12; H04K-001/00
File Segment: EPI

DIALOG(R)File 350:Derwent WPIX
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009172812
WPI Acc No: 1992-300246/199236
XRPX Acc No: N92-229913
  Non-contacting financial transaction **system - transmits information
  unique to user to receiver for validity verification and** financial
  transaction **processing**
Patent Assignee: INT TRANSACT SYSTEMS LTD (ITTR-N); TAIT E M (TAIT-I); TAIT
  R A R (TAIT-I)
Inventor: TAIT E M; TAIT R A R; TAIT R A
Number of Countries: 020 Number of Patents: 009
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9214222	A1	19920820	WO 92GB181	A	19920131	199236	B
AU 9211847	A	19920907	AU 9211847	A	19920131	199249	
			WO 92GB181	A	19920131		
EP 573438	A1	19931215	EP 92903628	A	19920131	199350	
			WO 92GB181	A	19920131		
JP 6505104	W	19940609	JP 92503584	A	19920131	199427	
			WO 92GB181	A	19920131		
US 5550358	A	19960827	WO 92GB181	A	19920131	199640	
			US 9394182	A	19930802		
			US 95392023	A	19950221		
AU 677161	B	19970417	AU 9211847	A	19920131	199723	
EP 573438	B1	19980520	EP 92903628	A	19920131	199824	
			WO 92GB181	A	19920131		
DE 69225587	E	19980625	DE 625587	A	19920131	199831	
			EP 92903628	A	19920131		
			WO 92GB181	A	19920131		
ES 2118810	T3	19981001	EP 92903628	A	19920131	199848	

Priority Applications (No Type Date): GB 912104 A 19910131
Cited Patents: No-SR.Pub
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9214222	A1	E	28	G07F-007/10	

    Designated States (National): AU CA GB HU JP US
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE

AU 9211847	A			G07F-007/10	Based on patent WO 9214222
EP 573438	A1	E	2	G07F-007/10	Based on patent WO 9214222

    Designated States (Regional): BE CH DE DK ES FR GB GR IT LI LU MC NL SE

JP 6505104	W			G06F-015/21	Based on patent WO 9214222
US 5550358	A		12	G06K-005/00	Cont of application WO 92GB181
					Cont of application US 9394182
AU 677161	B			G07F-007/10	Previous Publ. patent AU 9211847
					Based on patent WO 9214222
EP 573438	B1	E		G07F-007/10	Based on patent WO 9214222

    Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL
    SE

DE 69225587	E			G07F-007/10	Based on patent EP 573438
					Based on patent WO 9214222
ES 2118810	T3			G07F-007/10	Based on patent EP 573438

Abstract (Basic): WO 9214222 A
      The transaction system includes a hand-held transmitter (10) which
    contains a user's code and has a keypad (17) for the insertion of a
    personal identification number (PIN) code. A check is made of the PIN
    code prior to transmission of data. A receiver (12) is coupled via a
    transmission line to a local system where the user's code and PIN code
    together with details of a purchase received from the vendor, are
    registered against the user's number for subsequent billing.
      Security measures are incorporated to minimise fraud, including
    changing of account details and the secret transmission of stored
    personal information displayed at the receiver for personal

verification.
        USE/ADVANTAGE - For cashless **financial   transactions** . Minimises
    fraud. Non-contact payment system where credit cards are unacceptable.
        Dwg.1/9
Title Terms: NON; CONTACT; FINANCIAL; TRANSACTION; SYSTEM; TRANSMIT;
  INFORMATION; UNIQUE; USER; RECEIVE; VALID; VERIFICATION; FINANCIAL;
  TRANSACTION; PROCESS
Derwent Class: T05
International Patent Class (Main): G06F-015/21; G06K-005/00; G07F-007/10
International Patent Class (Additional): G06K-017/00; G06K-019/07
File Segment: EPI

  11/5/30   (Item 30 from file: 350)

008532415   **Image available**
WPI Acc No: 1991-036499/199105
XRPX Acc No: N91-028322
  **Method for transmission of financial data - has encryption key stored on
  bank card used to encrypt preselected data prior to transmission**
Patent Assignee: EXCHANGE SYSTEM (EXCH-N)
Inventor: LABOUNTY J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4984270	A	19910108	US 8764169	A	19870619	199105	B

Priority Applications (No Type Date): US 8764169 A 19870619

Abstract (Basic): US 4984270 A
        The method of securing electronic data relating to a
    customer-initiated **financial   transaction** or the like for
    transmission from a transaction location to a remote receiving
    location, comprises issuing the customer a **financial   transaction**
    identification card having an issuer security key encoded thereon. The
    issuer security key corresponds to the remote receiving location. The
    issuer security key is stored at the remote receiving location. At the
    time of a **financial   transaction** , the issuer security key is read at
    the transaction location from the **financial   transaction**
    identification card.
        At the transaction location, preselected data relating to the
    financial   transaction is encrypted using an encryption algorithm and
    the issuer security key as the encryption key. Data relating to the
    financial   transaction , including the encrypted data is transmitted
    to the remote receiving location. The encrypted data is decrypted at
    the **remote   location** using the issuer security key stored at the
    remote   location .
        ADVANTAGE - Eliminates need for extensive hardward.
        Dwg.1/2
Title Terms: METHOD; TRANSMISSION; FINANCIAL; DATA; ENCRYPTION; KEY;
  STORAGE; BANK; CARD; PRESELECTED; DATA; PRIOR; TRANSMISSION
Derwent Class: T01; T04; T05; W01
International Patent Class (Additional): H04K-001/00
File Segment: EPI

  11/5/31   (Item 31 from file: 350)

008449530   **Image available**
WPI Acc No: 1990-336530/199045
XRPX Acc No: N90-257394
  **Interactive TV system for distribution of selectable video - using
  telephone connection for transmitting encoded data from central location
  to remote subscriber terminal**

Patent Assignee: CABLESHARE INC (CABL-N)
Inventor: COUMANS P; LODBERG A; MCNORGAN R; POCOCK T H
Number of Countries: 006 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 396062	A	19901107	EP 90108148	A	19900428	199045	B
CA 2015912	A	19901105				199105	
JP 3021185	A	19910129	JP 90115957	A	19900507	199110	
US 5014125	A	19910507	US 89347732	A	19890505	199121	
EP 396062	A3	19920610	EP 90108148	A	19900428	199332	
EP 396062	B1	19961023	EP 90108148	A	19900428	199647	
DE 69028944	E	19961128	DE 628944	A	19900428	199702	
			EP 90108148	A	19900428		
CA 2015912	C	20010410	CA 2015912	A	19900502	200124	

Priority Applications (No Type Date): US 89347732 A 19890505
Cited Patents: NoSR.Pub; EP 128769; EP 288890; FR 2619661; GB 2174874; GB
   2207838; US 4807023; US 4924303
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 396062	A				

   Designated States (Regional): DE FR GB

| EP 396062 | B1 | E | 30 | H04N-007/173 | |

   Designated States (Regional): DE FR GB

| DE 69028944 | E | | | H04N-007/173 | Based on patent EP 396062 |
| CA 2015912 | C | E | | H04N-007/173 | |

Abstract (Basic): EP 396062 A
     A method of selectively distributing video presentations via a TV
network from a central location to individual **remote   locations** . The
method uses the telephone network to establish a two-way communication
path between the viewers location and the central location. Information
pertaining to the viewer, as well as commands related to the viewers
selections for presentations and other data, are transmitted to the
central location from a terminal at the viewers site by means of the
telephone connection.
     This same connection is used to transmit audio information from the
central location to the viewers terminal, where it is combined with
video information transmitted over another medium to form a
presentation that is reproduced for the viewer. Commands and data are
transmitted from the central location to the viewers terminals through
the video transmission medium.
     USE/ADVANTAGE - For still frame TV distribution system such as home
shopping, **financial   transaction** , education etc. Capacity of cable
TV system is used more economically and can be expanded economically.
     (24pp Dwg.No.1/6)
Title Terms: INTERACT; TELEVISION; SYSTEM; DISTRIBUTE; SELECT; VIDEO;
   TELEPHONE; CONNECT; TRANSMIT; ENCODE; DATA; CENTRAL; LOCATE; REMOTE;
   SUBSCRIBER; TERMINAL
Derwent Class: W01; W02
International Patent Class (Main): H04N-007/173
International Patent Class (Additional): H04M-003/42; H04M-011/00;
   H04N-007/17
File Segment: EPI

 11/5/32   (Item 32 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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003886387
WPI Acc No: 1984-031928/198406
XRPX Acc No: N84-024124
   **Automatic banknote depositing and dispensing appts. for e.g. bank - has
   display section showing amount of money stored in transaction appts.
   calculated using processing and memory circuitry**
Patent Assignee: TOKYO SHIBAURA DENKI KK (TOKE)
Inventor: WATANABE Y
Number of Countries: 003 Number of Patents: 005

Abstract (Basic): GB 2124005 A
        The automatic **bank** note **transaction** appts. comprises a housing
having a note storage device provided for storing deposited notes
together with previously stored notes and appropriating the deposited
and previously stored notes for dispensation. A memory/calculation
device detects the amounts of money for the notes stored in the note
storage device for dispensation, deposited notes, and dispensed notes,
for storing the results of the detection, and for calculating the
current amount of money, for the notes stored in the note storage
device.
        A display indicates the amount arrived at by the memory/calculation
device. Pref. the automatic **bank** note **transaction** appts. includes a
number of note storage sections each provided for deposited notes of a
given denomination.
        0/21
        DE 3325182 A
        The automatic **banknotes - transaction** machine consists of a
housing (2) with compartments (20-23) that receive paid-in banknotes
(P), together with previously entered banknotes (P), both of which are
available for issuing.
        The machine also includes a processor and a display.
        The processor determines the amounts of stored, paid-in paid-out
and of genuine but worn-out banknotes located in the various
compartments, which the display shows individual or the total amount,
including unsuitable and rejected banknotes.
        The display may be located internal or external to the machine, or
it may be installed at a **remote   location** for monitoring purposes.
        USE/ADVANTAGE - Circulates banknotes and separates unusable notes
and displays, on demand, total amount it contains.
        (53pp
Title Terms: AUTOMATIC; BANKNOTE; DEPOSIT; DISPENSE; APPARATUS; BANK;
  DISPLAY; SECTION; AMOUNT; MONEY; STORAGE; TRANSACTION; APPARATUS;
  CALCULATE; PROCESS; MEMORY; CIRCUIT
Derwent Class: T05
International Patent Class (Additional): G06F-003/06; G06F-015/30;
  G06K-013/16; G07D-001/00; G07D-007/00; G07F-007/00
File Segment: EPI

03379871   **Image available**
AUTOMATIC TRANSACTION **PROCESSING** SYSTEM

ABSTRACT
PURPOSE: To realize the remote **processing** of slip transaction by adding a
specified slip reading device to an automatic transaction device for a
customer, and reproducing the recorded surface of a slip at a **different**
place through a communication line, and controlling the slip reading by a
teller as seeing that reproduced picture.

CONSTITUTION: The automatic transaction device 1 and the slip reading
device 2 added to the device 1 are connected to a remote **processing**
device 4 through the communication line 3, and the device 2 is provided
with slip photographing camera 21 an a speaking device 22, which are
controller by a picture voice control part 23. Further, the device 4 is
provided with a display 41 and the speaking device 42, which are controlled
by the picture voice control part 43, and besides it is provided with a
keyboard 44 nd a CRT 45 for operating it, which are controlled by an
operation control part 46. Then, the recorded surface of the slip
photographed by the camera 21 is reproduced on the display 41, and the
teller , as seeing the reproduced surface of the slip, operates the
keyboard 44 so as to control the device 2.

03248561   **Image available**
AUTOMATIC **TELLER** MACHINE SYSTEM

ABSTRACT
PURPOSE: To reduce an operator's work in a head shop by bringing a part of
items in a slip **entered** by a customer in a business office to character
recognition and encoding it and transmitting it together with image **data**

to the head shop.

CONSTITUTION: When a customer desires a transaction, the customer himself **enters** prescribed transaction **data** in a medium such as a slip, etc., a transaction preprocessor 2 reads the medium in which the transaction **data** is **entered** as image **data** , and a character recognition object area brings it to character recognition and converts it to code **data** , and transfers it together with image **data** to a **remote place processor** 8. The **remote place processor** 8 brings the received image **data** and code **data** to character conversion and displays a transaction screen edited to a specific format on a display and shows it to an operator. In this case, it will suffice that the operator brings only image **data** of a recognition non-object area and a recognition impossible character of a recognition object area to covering **input** . The **remote place processor** 8 converts the **inputted** transaction **data** to code **data** corresponding to a specific format corresponding to a transaction subject, and transfers it to an automatic transaction device 3. In such a way, an operator's work quantity in a master shop can be reduced.

8/5/3   (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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02679270   **Image available**
AUTOMATIC **TELLER** MACHINE

PUB. NO.:   63-296170 [JP 63296170 A]
PUBLISHED: December 02, 1988 (19881202)
INVENTOR(s):   OKAZAKI TOSHIO
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   62-129881 [JP 87129881]
FILED: May 28, 1987 (19870528)
INTL CLASS: [4] G06F-015/30; G07D-009/00; G07D-009/00
JAPIO CLASS: 45.4 (**INFORMATION   PROCESSING** -- Computer Applications);
               29.4 (PRECISION INSTRUMENTS -- Business Machines
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 848, Vol. 13, No. 127, Pg. 45, March
               29, 1989 (19890329)

ABSTRACT
PURPOSE: To perform a normal inside inspecting operation to prevent accidents by invalidating the control of a remote monitor device during the maintenance operation.

CONSTITUTION: An automatic transaction device which is controlled by the control signal from the remote monitor device provided in a **remote place** and automatically performs various transactions is provided with a detecting means 91 which detects execution of the maintenance operation and an invalidating control means 93 which invalidates the control of the remote monitor device at the time of detecting execution of the maintenance operation by said detecting means. Consequently, the occurrence of an expected machine operation during maintenance and inspection is prevented. Thus, the maintenance and inspection operation is accurately performed and the occurrence of accidents is prevented.

8/5/4   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014604307   **Image available**
WPI Acc No: 2002-425011/200245
Related WPI Acc No: 2002-416058; 2002-416115
XRPX Acc No: N02-334153
  Financial transactions provision system using automatic teller **machine, includes interface documents accessible to interface application for**

`financial service terminal with one component for calling transaction modules`
Patent Assignee: ANTONIN T (ANTO-I); SHUTTS T (SHUT-I)
Inventor: ANTONIN T; SHUTTS T
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020032655	A1	20020314	US 2000232616	P	20000914	200245	B
			US 2001810438	A	20010319		

Priority Applications (No Type Date): US 2000232616 P 20000914; US 2001810438 A 20010319
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020032655	A1		38	G06F-017/60	Provisional application US 2000232616

Abstract (Basic): US 20020032655 A1
     NOVELTY - An object server module communicates with interface application provided for financial service terminal. Transaction modules receive component request through object server module, oversees execution of transaction **processing** and returns a component response to an interface application. Each of the interface documents accessible to interface application, include a component for calling the transaction modules.
     DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
     (a) Terminal preparation method;
     (b) Interface document;
     (c) Interface document defining method;
     (d) Core application
     USE - For providing financial services through automatic **teller** machine (ATM) placed in less secure **remote   locations** such as gas stations, convenience stores and retail establishments, shopping mall, grocery store, bank branch lobby, etc.
     ADVANTAGE - Dynamically analyzes events related to operations of financial service terminal such as time of transactions, time between transactions, **data** regarding presence of waiting customers, etc. Evaluates the presence or absence of a customer backlog or other factors for influencing the available services. Provides enhanced services such as financial, **information** , transaction and communication services.
     DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of system including financial service terminals and associated backend systems.
     pp; 38 DwgNo 1/18
Title Terms: FINANCIAL; TRANSACTION; PROVISION; SYSTEM; AUTOMATIC; **TELLER** ; MACHINE; INTERFACE; DOCUMENT; ACCESS; INTERFACE; APPLY; FINANCIAL; SERVICE; TERMINAL; ONE; COMPONENT; CALL; TRANSACTION; MODULE
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 8/5/5   **(Item 2 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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014509769   **Image available**
WPI Acc No: 2002-330472/200237
XRPX Acc No: N02-259343
  Systems/files access security provision method for e.g. computer networks, involves authorizing individual for accessing secure password and password is passed from database to password subsystem to provide access to that system
Patent Assignee: DEW ENG & DEV LTD (DEWE-N)
Inventor: HAMID L; HILLHOUSE R D
Number of Countries: 001 Number of Patents: 001
Patent Family:

```
Patent No      Kind   Date      Applicat No     Kind   Date       Week
CA 2317138     A1     20020125  CA 2317138      A      20000830   200237  B
```

Priority Applications (No Type Date): US 2000625547 A 20000725
Patent Details:
```
Patent No  Kind Lan Pg    Main IPC     Filing Notes
CA 2317138    A1 E   30  H04L-009/32
```

Abstract (Basic): CA 2317138 A1
      NOVELTY - A secure password is provided to a password database and
a password subsystem for securing a determined system or file. A user
authorization method with sufficient security level to access the
password, is determined, using which an individual is authorized and
the secure password is retrieved from the database and manually
entered to the subsystem for accessing the system or file.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
method of changing a password for securing files accessible by password
data entry.
      USE - For providing improved security for systems or files
accessible by password **data** entry in computer networks, automatic
teller machines, telephone banking, calling cards, telephone answering
services, houses, safes, etc. Also for providing security to military
related projects.
      ADVANTAGE - Simple passwords can be replaced with very complex
passwords without requiring the typical user inconvenience relating to
complex passwords. Allows a user to secure some files with personal
information using a password and others using a company provided
password as users are prompted to select more than one password for an
application. This also allows for hierarchy of security levels each
having a password. Easy to remember the secure passwords as they can be
stored in a key database on a smart card.
      DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of a
method of accessing the key **data** within a portable medium, from
different locations .
      pp; 30 DwgNo 4/7
Title Terms: SYSTEM; FILE; ACCESS; SECURE; PROVISION; METHOD; COMPUTER;
  NETWORK; AUTHORISE; INDIVIDUAL; ACCESS; SECURE; PASSWORD; PASSWORD; PASS;
  DATABASE; PASSWORD; SUBSYSTEM; ACCESS; SYSTEM
Derwent Class: T01; W01
International Patent Class (Main): H04L-009/32
International Patent Class (Additional): G06F-012/14
File Segment: EPI

 8/5/6   **(Item 3 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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014147227   **Image available**
WPI Acc No: 2001-631444/200173
XRPX Acc No: N01-471311
 Automatic loan lending device with automatic teller **machine receives
  certificates of customer from** remote place **and lends repay duration
  loan amount to customer, without direct interviewing of customer**
Patent Assignee: HITACHI LTD (HITA)
Number of Countries: 001 Number of Patents: 001
Patent Family:
```
Patent No       Kind   Date      Applicat No     Kind   Date       Week
JP 2001229455   A      20010824  JP 200046727    A      20000218   200173  B
```

Priority Applications (No Type Date): JP 200046727 A 20000218
Patent Details:
```
Patent No  Kind Lan Pg    Main IPC     Filing Notes
JP 2001229455 A       8  G07F-019/00
```

Abstract (Basic): JP 2001229455 A
      NOVELTY - The device receives the photographs and certificates of
  customer from **remote place** for authentication and outputs the repay

duration and transaction **number** to the customer at the time of loan
lending, and cash payment is performed without direct interviewing the
customer.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
automatic loan lending system.
    USE - Automatic loan lending device with automatic **teller** machine
installed in financial institutions.
    ADVANTAGE - The time for loan furnishing is shortened, and the
accuracy of loan payment is enhanced.
    DESCRIPTION OF DRAWING(S) - The figure shows the **process** flow of
loan and payment. (Drawing includes non-English language text).
    pp; 8 DwgNo 2/8
Title Terms: AUTOMATIC; LOAN; LENDING; DEVICE; AUTOMATIC; **TELLER** ; MACHINE
  ; RECEIVE; CERTIFY; CUSTOMER; REMOTE; PLACE; DURATION; LOAN; AMOUNT;
  CUSTOMER; DIRECT; CUSTOMER
Derwent Class: T01; T05
International Patent Class (Main): G07F-019/00
International Patent Class (Additional): G06F-017/60; G06F-019/00;
  G07D-013/00
File Segment: EPI

  8/5/7   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014141774   **Image available**
WPI Acc No: 2001-625985/200172
Related WPI Acc No: 2000-655251; 2002-225687
XRPX Acc No: N01-466652
  **Computerized prepaid debit card dispensing and validating system used
  with automated** teller **machine, has computerized assembly and clearing
  house assembly, coupled through a network for debit card
  issue-administration**
Patent Assignee: CUERVO V (CUER-I)
Inventor: CUERVO V
Number of Countries: 095   Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200169347	A2	20010920	WO 2001US7773	A	20010312	200172	B
AU 200147367	A	20010924	AU 200147367	A	20010312	200208	
US 6405182	B1	20020611	US 98128088	A	19980803	200244	
			US 2000524496	A	20000313		

Priority Applications (No Type Date): US 2000524496 A 20000313; US 98128088
  A 19980803
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200169347	A2	E	17	G06F-000/00	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200147367	A			G06F-000/00	Based on patent WO 200169347
US 6405182	B1			G06F-017/60	CIP of application US 98128088
					CIP of patent US 6105009

Abstract (Basic): WO 200169347 A2
    NOVELTY - A computerized assembly (54) computes line of credit from
    the user particulars and validates funds based on transactions. A
    dispenser (40) issues a debit card (48) with identity **number** (46)
    based on receiving validation signal. A clearing house (56) collected
    through a network (60), **processes** the **information** and **enters** a
    line of credit for each identity **number** .
    USE - Used with automated **teller** machines (ATM), point of sale
    (POS) terminals for distributing cash, debit/credit cards, check cards

or ATM cards to purchasers for business transactions, commercial
applications.
ADVANTAGE - The debit card system permits the user to acquire debit
cards from terminals with minimum paper work, maintenance, and
financial diclosure for the purchaser. The user is also permitted to
obtain more than one card associated with same identification serial
number , for transactions to readily transfer funds to **remote
locations** .
DESCRIPTION OF DRAWING(S) - The figure shows the hardware of the
computerized pre-paid debit card system.
Dispenser (40)
Identity **number** (46)
Debit card (48)
Computerized assembly (54)
Clearing house (56)
Network (60)
pp; 17 DwgNo 1/2
Title Terms: COMPUTER; PREPAYMENT; DEBIT; CARD; DISPENSE; VALID; SYSTEM;
AUTOMATIC; **TELLER** ; MACHINE; COMPUTER; ASSEMBLE; CLEAR; HOUSE; ASSEMBLE;
COUPLE; THROUGH; NETWORK; DEBIT; CARD; ISSUE; ADMINISTER
Derwent Class: T01; T05
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

8/5/8   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014140196   **Image available**
WPI Acc No: 2001-624407/200172
XRPX Acc No: N01-465204
Automated teller **machine for use in financial institution has
controller that controls normal cash handling mechanism to respond to
customer's request normally handled by failed cash handling mechanism**
Patent Assignee: NCR CORP (NATC)
Inventor: NOGAMI M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6285988	B1	20010904	US 94220756	A	19940331	200172	B

Priority Applications (No Type Date): JP 9395105 A 19930331
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6285988	B1		12	G06F-017/60	

Abstract (Basic): US 6285988 B1
NOVELTY - Each of the two cash handling mechanisms normally manages
a specific customer operation station among the three customer
operation stations (2A-2C) of a cash handling module. When one of the
cash handling mechanisms fails, a controller (8) regulates the
functional cash handling mechanism to respond to a customer's request
normally handled by the failed cash handling mechanism.
USE - For use in automatic dispensing of cash to customer in
financial institution and **other   locations** .
ADVANTAGE - Ensures cash transaction of customer since customer's
request handled by failed cash handling mechanism can be **processed** by
normal cash handling mechanism. Ensures appropriate control operation
of cash handling mechanisms for high operational efficiency, when
number of customer operation stations try to access same cash handling
mechanism simultaneously for withdrawal or deposit. Attains reduction
of cost of automated **teller** machine without reducing operation speed
for withdrawal and deposit transactions.
DESCRIPTION OF DRAWING(S) - The figure shows the functional block
diagram of automated **teller** machine.
Customer operation stations (2A-2C)
Controller (8)

Title Terms: AUTOMATIC; **TELLER** ; MACHINE; FINANCIAL; INSTITUTION; CONTROL;
  CONTROL; NORMAL; CASH; HANDLE; MECHANISM; RESPOND; CUSTOMER; REQUEST;
  NORMAL; HANDLE; FAIL; CASH; HANDLE; MECHANISM
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/9   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013895927   **Image available**
WPI Acc No: 2001-380140/200140
Related WPI Acc No: 1991-208319; 1999-179490
XRPX Acc No: N01-278627
  Delivery handling process **for electronic service, involves routing
  automatic** teller **machine message to selected financial institution to
  enable real time debit or credit financial transaction**
Patent Assignee: ONLINE RESOURCES & COMMUNICATIONS CORP (ONLI-N)
Inventor: CARMODY T E; LAWLOR M P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6202054	B1	20010313	US 89448170	A	19891208	200140	B
			US 92975334	A	19921116		
			US 95469354	A	19950606		
			US 9820109	A	19980206		

Priority Applications (No Type Date): US 92975334 A 19921116; US 89448170 A
  19891208; US 95469354 A 19950606; US 9820109 A 19980206
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6202054	B1		84	G06F-017/60	CIP of application US 89448170
					Cont of application US 92975334
					Div ex application US 95469354
					CIP of patent US 5220501
					Div ex patent US 5870724

Abstract (Basic): US 6202054 B1
     NOVELTY - An automatic **teller** machine network compatible request
  message, generated based on a digital service request message, is
  applied to an interbank financial services network. The message is
  routed to a selected financial institution to enable real time debit or
  credit financial transaction at the financial institution so as to
  shift liability to the financial institution in real time.
     DETAILED DESCRIPTION - The automated **teller** machine network
  compatible request message is generated based at least in part on the
  service request message and the associated digitally encoded user
  identifying **information** . The digital service request message,
  requesting a service to be fulfilled, is received over the
  telecommunications network from a remote user's home or office. The
  digital service request message includes a digitally encoded electronic
  service request and associated digitally encoded user identifying
  information .
     USE - Used for handling delivery of at least one electronic service
  to multiple remote users through use of a public telecommunications
  network and an interbank financial services network connected to
  multiple financial institutions.
     ADVANTAGE - Offers an attractive proposition to a variety of
  participants in the payments system. Enables user to save time and
  money and pay their bills and obtain other banking services at **remote
  locations** . Enables banks to save **back** - **office** expense and realize
  an efficient way to service their customers.
     DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
  the financial services distribution system.
     pp; 84 DwgNo 1/22

 8/5/10   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013576293   **Image available**
WPI Acc No: 2001-060500/200107
XRPX Acc No: N01-045297
  Encrypted-non-encrypted data **generating system for use in touch screen
  PIN entry device, has switch to detect if tamper resistant housing
  containing touch sensor, controller and** processor **, is intact**
Patent Assignee: RADIANT SYSTEMS INC (RADI-N)
Inventor: BILGER A; DUDGEON M; FINLEY M C; WADE J
Number of Countries: 091 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200057262   A1   20000928 WO 2000US7215   A   20000317 200107   B
AU 200038982   A   20001009 AU 200038982   A   20000317 200108

Priority Applications (No Type Date): US 99275468 A 19990324
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200057262 A1 E 25 G06F-001/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
    CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
    KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
    SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200038982 A   G06F-001/00   Based on patent WO 200057262

Abstract (Basic): WO 200057262 A1
      NOVELTY - A touch sensor (305) detects the coordinates of a touch
  on the touch screen. Touch controller (315) toggle between encryption
  and non-encryption modes. A **processor** (310) generates and transmits
  encrypted and non-encrypted **data** associated with touch, during
  encryption and non-encryption modes, respectively. A switch detects if
  the tamper resistant housing with sensor, controllers and **processors** ,
  is intact.
      DETAILED DESCRIPTION - The **processor** encrypts **data** associated
  with the co-ordinated of the touch using an encryption key and
  transmits the encrypted **data** to remote **processor** (325), if touch
  controller is in encryption mode. The **data** associated with touch
  coordinate is transmitted to remote **processor** , in non-encrypted
  format if touch controller is in non-encryption mode. If the switch
  detects that the tamper resistant housing is not intact, the encryption
  key **id** deleted. An INDEPENDENT CLAIM is also included for encrypted
  and non-encrypted **data** generating method.
      USE - For use in touch screen cryptographic personal identification
  number (PIN) entry device (PED) used in grocery store, checkout lane
  terminals, automatic **teller** machines and gasoline dispensers.
      ADVANTAGE - As switch operates to immediately flush resident
  encryption keys from memory if touch screen is tampered, any attempt to
  actively or passively obtain the encryption key destroys current
  encryption key and disables touch screen, and **information** regarding
  tampering is available at the site and can be transferred to **remote
  locations** such as home or office, maintenance depots, etc. Reduces
  cost and require low maintenance with high security.
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
  components of PIN entry device.
      Touch sensor (305)

Processor (310)
            Touch controller (315)
            Remote **processor** (325)
            pp; 25 DwgNo 3/6
Title Terms: ENCRYPTION; NON; ENCRYPTION; **DATA** ; GENERATE; SYSTEM; TOUCH;
   SCREEN; PIN; **ENTER** ; DEVICE; SWITCH; DETECT; TAMPER; RESISTANCE; HOUSING
   ; CONTAIN; TOUCH; SENSE; CONTROL; **PROCESSOR**
Derwent Class: T01
International Patent Class (Main): G06F-001/00
File Segment: EPI

   8/5/11   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013522346   **Image available**
WPI Acc No: 2001-006552/200101
XRPX Acc No: N01-004703
   Remote interactive point access financial and information **system for
   video conferencing, ATM, has call center connected with bank
   representative station for enabling real time interaction with customer**
Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK
   (NACI-N)
Inventor: ANDREAS D L; KJONAAS D W
Number of Countries: 090 Number of Patents: 004
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200049552   A2   20000824 WO 2000US4269   A   20000218 200101 B
AU 200034967   A   20000904 AU 200034967   A   20000218 200103
US 6223983   B1   20010501 US 99252834   A   19990219 200126
US 20010007332 A1   20010712 US 99252834   A   19990219 200143
                                US 2001798407   A   20010302

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407
   A 20010302
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200049552 A2 E 59 G06F-017/60
   Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
   CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
   KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
   SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200034967 A   G06F-017/60   Based on patent WO 200049552
US 6223983   B1   G06F-017/60
US 20010007332 A1   G06F-017/60   Cont of application US 99252834
                                       Cont of patent US 6223983

Abstract (Basic): WO 200049552 A2
       NOVELTY - A call center (41) has **data** entry ports for initiating
   access and for executing transactions like video conferencing with a
   bank at representative station (40) via an interface (17). Station (40)
   and CPU (60) perform operable electrical and **data** communications with
    data , voice and image **processor** , to enable the bank to interact
   with the customer in real time and to provide customer access to the
   CPU.
       DETAILED DESCRIPTION - The interactive point access financial and
   information system comprises a remote automated **teller** machine (ATM)
   (10), the call center (41), a depository (12). The bank representative
   station (40) includes a CPU, and **data** , voice and image **processor**
   operably connected to the call center (41), station (40) and CPU. The
   depository includes a security box which is operable via command
   functions at the station (40). The call center executes desired
   transactions like deposits, withdraws, loans, and exchanges
   information with the banker in real time on face to face basis.
   INDEPENDENT CLAIMS are also included for the following:

(a) method of providing interactive point access banking
    information ;
         (b) remote interactive point access virtual financial and
    information system
         USE - For providing integrated platform of services like video
    conferencing, commercial depository, and customized automated **teller**
    machine used for dispensing event tickets, discount coupons, cash
    withdrawal, deposits and providing coupons for bank products and
    services.
         ADVANTAGE - The system provides of full service virtual bank to a
    customer and enables remote transactional engagement, on demand basis
    at high level of availability like seven days a week, 24 hours a day.
    Enables the customer to access and execute all major transactions on
    demand basis and further serves as a medium for **information** from
    multiple sources. As the system is operated by computer implemented
    software, it enables the customer to remotely **process** check **accounts**
    , use a cash card or check card, charge a check, Use infobank, check
    order/reorder, execute direct deposit authorization, access saving
    account information and review personal financial profiles. Uses
    software program logic, which is robust and user friendly, and provides
    the customer with various options to access and close among various
    bank services. The call center which is a customer service platform,
    provides third party services like insurance, travel, investment and
    similar services which are of general interest to the customer. The
    interactive video conferencing enables face to face interview and
    conversation with a bank representative who assists the remote customer
    in opening new deposit **accounts** , direct deposit capability, reorder
    checks, provides general **information** regarding loans, forward loan
    applications, discuss additional product offerings of the bank, and
    answers customer service related questions. The system is modular and
    expandable to be compatible with emerging technologies like
    internet/intranet, cellular systems and high bandwidth digital
    communications, for enabling individual and institutional customers to
    access full banking services from **remote locations** .
         DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
    representing operational interface of the remote interactive point
    access financial and **information** system.
    ATM (10)
    Depository (12)
    Interface (17)
    Bank representative station (40)
    Call center (41)
    CPU (60)
    pp; 59 DwgNo 12/12
Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; **INFORMATION** ;
  SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL
  ; TIME; INTERACT; CUSTOMER
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

 8/5/12   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012711939   **Image available**
WPI Acc No: 1999-518052/199943
XRPX Acc No: N99-385245
  Security enhancing method for keyboard data **entry in customer**
  transaction processing **system**
Patent Assignee: NCR CORP (NATC   )
Inventor: ALLGEIER D M; DONNELLY T; ELLIS D A; JONES F; KAPP M A; PROTHEROE
  R L
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5949348   A   19990907 US 92930964   A   19920817 199943 B

Priority Applications (No Type Date): US 92930964 A 19920817; US 94233546 A
    19940426
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5949348   A   13 G06F-017/00   Cont of application US 92930964

Abstract (Basic): US 5949348 A
        NOVELTY - A combined touch screen and display are provided, on
    which a chosen keyboard configuration is displayed on a chosen
    location. An user signature and personal identification **data**   **entered**
     by contacting selected areas of touch screen are compared with
    corresponding predetermined **data** , to verify the identity of the user.
        DETAILED DESCRIPTION - A card reader is provided for reading **data**
    from the user's personal card and selecting a particular keyboard
    configuration to override the keyboard configuration provided by the
    system. The depicted keyboard configuration may be moved to **different**
     locations on the combined touch screen and display, with certain
    areas of display representing certain keyboard values corresponding to
    different   **locations** of keyboard configuration depiction.
        USE - For enhancing security, to foil unauthorized observers of
    entered   **data** in automated **teller** terminals of customer transaction
    processing system.
        ADVANTAGE - As different keyboard configurations are displayed on
    the combined touch screen and display at **different**   **locations** with
    corresponding keyboard values, detection of a personal identification
    number during entry, by an unauthorized observer is made significantly
    difficult and utility and versatility of the write **input** apparatus is
    enhanced. As identity of the user of the business terminal is verified
    by comparing **entered** identification **number** with stored **number** ,
    recognition of an unauthorizing observer as a legitimate customer is
    prevented.
        DESCRIPTION OF DRAWING(S) - The figure shows a flowchart
    illustrating customer transaction including **entering** of personal
    identification **number** and signature **data** .
        pp; 13 DwgNo 4/16
Title Terms: SECURE; ENHANCE; METHOD; KEYBOARD; **DATA ;**   **ENTER ;** CUSTOMER;
    TRANSACTION; **PROCESS ;** SYSTEM
Derwent Class: T01
International Patent Class (Main): G06F-017/00
File Segment: EPI

 8/5/13   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012481293   **Image available**
WPI Acc No: 1999-287401/199927
Related WPI Acc No: 1998-260901; 1999-383775; 2002-403612; 2002-433550
XRPX Acc No: N99-214650
  Editor for developing statements to support input -output operation on
  open network utilized by data **transaction system**
Patent Assignee: DATASCAPE INC (DATA-N)
Inventor: WAGNER R H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5898838   A   19990427 US 95493772   A   19950622 199927 B
                              US 97940721   A   19970930

Priority Applications (No Type Date): US 95493772 A 19950622; US 97940721 A
    19970930
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5898838   A   38 G06F-013/42   Div ex application US 95493772
                                       Div ex patent US 5742845

Abstract (Basic): US 5898838 A
        NOVELTY - A downloader downloads protocol statements segregated by
    the segregator to **input** -output device and stores the segregated
    application statements for use by common gateway interface.
        DETAILED DESCRIPTION - Integrated statement editing unit verifies
    syntax of integrated statements comprising open network protocol
    statements and application statements so that variable names in the
    protocol statements correspond with **data** fields in the application
    statement. The segregator segregates protocol statements from the
    application statements. The application statements are structured query
    language statements.
        USE - For developing statements to support **input** -output operation
    on open network such as internet utilized by **data** transaction system
    including automatic **teller** machine, point of sale terminal, credit
    card terminal screen phone terminal, smart card reader, personal
    identification **number** pad, magnetic card swipe reader, printer.
        ADVANTAGE - Permits consumers at **remote place** to order goods,
    so that merchant's risk and **processing** cost as well as card holder's
    exposure to fraud is reduced. Facilitates to communicate to **processing**
     center through open network with non- standard **input** -output devices.
    Supports electronic transaction or **data** compilation in secure manner
    without undue limitation as to the devices with which communication is
    performed. CGI application correlates the database identifier contained
    in the returned forms of the internet protocol statements, with the
    file previously generated by the editor and provides re-integrated
    database command statements to database application thereby database is
    queried by or retrieve **data** from non-standard **input** device. Permits
    user to develop integrated forms with extended HTML language and
    standard query language database application statements thereby avoids
    need for generating and QL commands and HTML commands and carefully
    correlates **data** fields of two command to implement transaction
    between client and database.
        DESCRIPTION OF DRAWING(S) - The figure depicts diagram of open
    network utilized by **data** transaction system.
        pp; 38 DwgNo 1/24
Title Terms: EDIT; DEVELOP; STATEMENT; SUPPORT; **INPUT** ; OUTPUT; OPERATE;
  OPEN; NETWORK; UTILISE; **DATA** ; TRANSACTION; SYSTEM
Derwent Class: T01
International Patent Class (Main): G06F-013/42
International Patent Class (Additional): G06F-009/00
File Segment: EPI

 8/5/14   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011970345   **Image available**
WPI Acc No: 1998-387255/199833
Related WPI Acc No: 2000-671930
XRPX Acc No: N98-301983
  Lighting control device for use in vicinity of ATM - has light sensors
  which detect light level near machine and in surrounding areas, comparing
  levels and transmitting to remote   location **if light level falls below**
  certain level
Patent Assignee: PACIFIC BANK TECHNOLOGY INC (PACI-N)
Inventor: HAMM D; KIMMICH D P
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5774052   A   19980630   US 96598338   A   19960208 199833 B

Priority Applications (No Type Date): US 96598338 A 19960208
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5774052   A   13 G08B-021/00

Abstract (Basic): US 5774052 A

The monitor has a light sensor for sensing a light level in the immediate area of the ATM installation. A light sensor senses at least one other light level in a surrounding area. The two light levels are compared with at least two specified minimum values and only those signals representative of light values below either of the specified minimum values are transmitted.

A central **data processing** unit includes a clock and the transmitted signals are received by a receiver, so that in turn the existence of the transmitted signals is communicated to a **remote location** .

USE - Allows near instant response to lighting failures by closing ATM machine until lighting is corrected along with providing warning to customer while at safe distance that ATM is out of order.

ADVANTAGE - Can be included with several other monitoring facilities such as panic alarms, heating, air conditioning, unauthorised removal etc.

Dwg.2/8b

Title Terms: LIGHT; CONTROL; DEVICE; VICINITY; ATM; LIGHT; SENSE; DETECT; LIGHT; LEVEL; MACHINE; SURROUND; AREA; COMPARE; LEVEL; TRANSMIT; REMOTE; LOCATE; LIGHT; LEVEL; FALL; BELOW; LEVEL

Index Terms/Additional Words: AUTOMATIC; **TELLER** ; MACHINE

Derwent Class: T01; T05; W05; X26

International Patent Class (Main): G08B-021/00

File Segment: EPI

8/5/15   (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011822395   **Image available**

WPI Acc No: 1998-239305/199821

XRPX Acc No: N98-189260

  Heat sensing digitiser input **system for heated pen - has sensors which permit detection of intensity of heat source, with sensors being arranged at** different locations **relative to** input **area**

Patent Assignee: COMPAQ COMPUTER CORP (COPQ)

Inventor: SELLERS C A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5736687	A	19980407	US 96700802	A	19960821	199821	B

Priority Applications (No Type Date): US 96700802 A 19960821

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5736687	A		11	G08C-021/00	

Abstract (Basic): US 5736687 A

The system (114) includes two heat sensors located at respective positions fixed relative to an **input** area, each of the sensors providing a signal representing an intensity received from a heat source, e.g. a pen (116). Detection electronics are coupled to the heat sensors receiving two signals for providing **data** representing the location of the heat source relative to the **input** area.

The system further has a microprocessor for computing **data** to be displayed on a display screen. The **input** area of the system comprises a remote **data** entry terminal display screen having an automated **teller** machine.

ADVANTAGE - Provides new and improved system for receiving **information** from user based on location of heat source.

Dwg.1/14

Title Terms: HEAT; SENSE; DIGITAL; **INPUT** ; SYSTEM; HEAT; PEN; SENSE; PERMIT; DETECT; INTENSITY; HEAT; SOURCE; SENSE; ARRANGE; LOCATE; RELATIVE ; **INPUT** ; AREA

Derwent Class: P85; T01; T04

International Patent Class (Main): G08C-021/00

International Patent Class (Additional): G09G-003/02

8/5/16   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008469341   **Image available**
WPI Acc No: 1990-356341/199048
XRPX Acc No: N90-272164
   **Pattern recognition procedure for machine-based system - teaching
   reference pattern to machine by writing different binary value to
   appropriate addressable** data **store**
Patent Assignee: PRODUCTS FROM IDEAS (FROM-N); PRODUCTS FROM IDEAS (IDEA-N)
Inventor: LILLEY J B; TURNER S J
Number of Countries: 013 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 399718	A	19901128	EP 90305232	A	19900515	199048	B
US 5056147	A	19911008	US 90520195	A	19900509	199143	

Priority Applications (No Type Date): GB 8913523 A 19890613; GB 8911130 A
   19890516; GB 8913522 A 19890613
Cited Patents: 1.Jnl.Ref; EP 251504; GB 1605262; GB 2112194
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
EP 399718	A		

   Designated States (Regional): AT BE CH DE ES FR GB GR IT LI NL SE

Abstract (Basic): EP 399718 A
      The procedure has a reference pattern taught to a machine by
   writing a binary value to each of the addressable **data** stores at
   locations selected by applying pattern-dependent sets of values to the
   data stores and by writing a different binary value to all **other**
   locations not selected. **Input** pattern is measured against reference
   pattern by applying the sets of values characteristic of the **input**
   pattern to the **data** stores, and by reading the contents of those
   selected addresses.
      The read binary values are fed into a network capable of providing
   the result of measurement only when the binary value is read from all
   of the selected locations.
      USE/ADVANTAGE - For human biometric characteristics. Can be used in
   many systems e.g. access control to secured area, or automatic **teller**
   machine. Simple and fast. (21pp Dwg.No.1/8)
Title Terms: PATTERN; RECOGNISE; PROCEDURE; MACHINE; BASED; SYSTEM; TEACH;
   REFERENCE; PATTERN; MACHINE; WRITING; BINARY; VALUE; APPROPRIATE; ADDRESS
   ; **DATA** ; STORAGE
Derwent Class: T04; T05
International Patent Class (Additional): G06K-009/00; G07F-007/10
File Segment: EPI

8/5/17   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008433413   **Image available**
WPI Acc No: 1990-320413/199042
XRPX Acc No: N90-245538
   Automated interacting vending system for processed **film products - has
   computer system with interactive screen and mechanised stowage for return
   of** processed **packages and payment collection**
Patent Assignee: DELPHI PARTNERS LTD (DELP-N); DELPHI TECHNOLOGY INC
   (DELP-N)
Inventor: BOSTIC S; PRATT J S
Number of Countries: 022 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week

```
WO 9011582    A   19901004                            199042  B
AU 9055217    A   19901022                            199104
EP 465599     A   19920115  EP 90906666  A  19900328  199203
US 5113351    A   19920512  US 89330112  A  19890329  199222
JP 4506273    W   19921029  JP 90506426  A  19900328  199250
                            WO 90US1749  A  19900328
```

Priority Applications (No Type Date): US 89330112 A 19890329
Cited Patents: EP 68642; FR 2608298; FR 2619236; GB 2063541; US 3379295; WO
    8908901
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 9011582   A
    Designated States (National): AU BB CA FI JP MC NO
    Designated States (Regional): AT BE CH DE DK ES FR GB IT LU NL SE
EP 465599   A
    Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE
US 5113351   A   14 G06F-015/20
JP 4506273   W   13 G07F-017/02   Based on patent WO 9011582

Abstract (Basic): WO 9011582 A
        In an automated, interactive system for receiving, storing,
    processing , retrieving and dispensing film, still video camera
    diskettes, or other products requiring **processing** , instructions on a
    screen prompt a patron to **enter   information** . The **information** is
    stored on floppy disk or transmitted to a remote **processing** facility.
    A telephone help link is also provided.
        The finished prints are returned to the machine and stored for
    mechanical retrieval when the customer returns. Alternatively, the film
    is **processed** locally by an attached automated **processing** unit
    before storage.
        ADVANTAGE - 24 hour access, minimises handling delays, unmanned.
    (42pp Dwg.No.1/5
Title Terms: AUTOMATIC; INTERACT; VENDING; SYSTEM; **PROCESS** ; FILM; PRODUCT
    ; COMPUTER; SYSTEM; INTERACT; SCREEN; MECHANISE; STOW; RETURN; **PROCESS** ;
    PACKAGE; PAY; COLLECT
Derwent Class: P82; P84; S06; T01; T03; T05; W04
International Patent Class (Main): G06F-015/20; G07F-017/02
International Patent Class (Additional): G03B-027/46; G03D-015/00;
    G07F-007/00
File Segment: EPI; EngPI

 8/5/18   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008263041   **Image available**
WPI Acc No: 1990-150042/199020
XRPX Acc No: N90-116329
    **Money orders dispensing system for point of sale location - has digital
    processor which controls dispensing of money order and is dependent on
    program stored in memory with cash register instruction**
Patent Assignee: REPUBLIC MONEY ORDE (REPU-N); REPUBLIC MONEY ORDERS INC
    (REPU-N)
Inventor: HAMMOND R W
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2224874	A	19900516	GB 8921011	A	19890915	199020	B
US 5119293	A	19920602	US 88245346	A	19880916	199225	
			US 90494538	A	19900316		
GB 2224874	B	19930113	GB 8921011	A	19890915	199302	

Priority Applications (No Type Date): US 88245346 A 19880916; US 90494538 A
    19900316
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes

Abstract (Basic): GB 2224874 A
     The dispenser (20) is located at the point-of-sale (12, 14, 16, N)
coupled to a cash register (18). The cash register through which an
operator can ring up the sale of the negotiable instrument commands the
dispenser to issue the w instrument in the proper amount. If the
instrument issuer and the agent for the issuer are two separate
entities, a computer (24) controls the dispenser to limit the liability
of the issuer while the second computer (28) continuously informs the
agent of its instantaneous liability. The dispenser has a printer with
a compartment for storing blank order forms. A digital **processor**
controls the operation of the dispenser in accordance with a stored
programme. A memory associated with the **processor** stores dispenser
transaction **data** relating to the money orders dispensed and the
programme.
     The cash register has a keyboard for sending money order dispensing
instructions to the dispenser and a memory for storing the transaction
data . The computer can alter the stored programmes and receive
transaction **data** from each dispenser or cash register memory.
     USE/ADVANTAGE - At check out counter of bank or supermarket. Limits
issuer liability. (32pp Dwg.No.1/4
Title Terms: MONEY; ORDER; DISPENSE; SYSTEM; POINT; SALE; LOCATE; DIGITAL;
  PROCESSOR ; CONTROL; DISPENSE; MONEY; ORDER; DEPEND; PROGRAM; STORAGE;
  MEMORY; CASH; REGISTER; INSTRUCTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-015/21; G07D-001/00
International Patent Class (Additional): G06F-015/30; G07B-001/00
File Segment: EPI

 8/5/19   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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007681964
WPI Acc No: 1988-315896/198845
XRPX Acc No: N88-239569
  Worn banknote detection system - uses data **obtained from worn note as**
  decision criteria for subsequently examined notes
Patent Assignee: LAUREL BANK MACHINE CO (LAUB)
Inventor: CHIBA T
Number of Countries: 003 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 3812268	A	19881103	DE 3812268	A	19880413	198845	B
GB 2204682	A	19881116	GB 888748	A	19880413	198846	
GB 2204682	B	19910918				199138	
US 5055834	A	19911008	US 88180832	A	19880412	199143	

Priority Applications (No Type Date): JP 8790135 A 19870413.
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3812268	A		8		

Abstract (Basic): GB 2204682 A
     An adjustable bank note or bill-damage discrimination system which
detects at least one physical quantity of a bill and compares the
detected **data** of the bill with a predetermined discrimination level
to determine whether the bill is damaged or not, wherein it comprises a
detection means for detecting at least one physical quantity of a
sample bill, which bill has been selected by an operator, the detected
data representing a degree of bill-damage, a memory means for storing
the detected **data** as the predetermined discrimination level, the
memory means being a reloadable memory and the **data** contained therein
being replaceable by fresh detected **data** obtained from a new sample
bill, an **input** means for **inputting** damage level numbers, the

reloadable memory having areas for storing a plurality of detected
data and areas for storing the damage level numbers, and a level
selecting means for selecting a level **number** to thereby select the
corresponding detected **data** for a damage discrimination level.
        DE 3812268 A
        The system detects at least one physical characteristic of each
examined banknote and compares the obtained **data** with reference **data**
 to determine degree of wear, allowing very worn notes to be separated
out. The reference **data** is obtained by initial examination of a worn
note supplied by an operator and is **entered** in a memory for
subsequent use as decision criteria for the amount of wear of each
examined note.
        The memory can be updated at will by the operator, in dependence on
the degree of wear at which the banknotes are to be separated out. The
memory pref. has a **number** of **different** **locations** , each used to
hold **data** relating to a different physical parameter.
        USE/ADVANTAGE - Banknote handling e.g. binding machine. Allows
selection of unacceptable wear level.
        0/4
Title Terms: WEAR; BANKNOTE; DETECT; SYSTEM; **DATA** ; OBTAIN; WEAR; NOTE;
  DECIDE; CRITERIA; SUBSEQUENT; NOTE
Derwent Class: T05
International Patent Class (Additional): G01N-021/88; G07D-007/00
File Segment: EPI

 8/5/20   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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004008436
WPI Acc No: 1984-153978/198425
XRPX Acc No: N84-114387
 Auto- teller **using encryption module for user card** data **- has
 removable loader containing algorithm performance instructions on ROM for
 generating master key for encryption circuit**
Patent Assignee: BURROUGHS CORP (BURS)
Inventor: ABRAHAM P C T; FERNANDES A M C
Number of Countries: 008 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 111381	A	19840620	EP 83304907	A	19830825	198425	B
GB 2131586	A	19840620	GB 8234568	A	19821203	198425	
GB 2131586	B	19851120				198547	
EP 111381	B	19881102				198844	
DE 3378383	G	19881208				198850	

Priority Applications (No Type Date): GB 8234568 A 19821203
Cited Patents: A3...8610; No-Citns.; No-SR.Pub; 1.Jnl.Ref; DE 3023427; US
  3956615; WO 8102655
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 111381	A	E	80		

    Designated States (Regional): BE CH DE FR LI NL SE

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 111381	B	E			

    Designated States (Regional): BE CH DE FR LI NL SE

Abstract (Basic): EP 111381 A
        The autoteller system encryption module is coupled to receive an
input word and current key word. The module responds to the latter to
provide an output word. A removable master key loader provides
instructions for the operation of an algorithm to generate a master key
word. A port on the encryption module receives the master key loader
and also reads the instant instructions from it.
        A card reader reads the **data** from the user card. A **data** link
receives a sub-key word from a **remote** **location** host system. The
teller system generates a session key word by coupling the sub-key
word as an **input** word in the encryption module. The system has the

keys stored in a battery maintained RAM which is volatile if the
encryption module is removed.
    1/9
Title Terms: AUTO; **TELLER** ; ENCRYPTION; MODULE; USER; CARD; **DATA** ; REMOVE
  ; LOAD; CONTAIN; ALGORITHM; PERFORMANCE; INSTRUCTION; ROM; GENERATE;
  MASTER; KEY; ENCRYPTION; CIRCUIT
Derwent Class: T05
International Patent Class (Additional): G07F-007/10; H04L-009/00
File Segment: EPI

```
Set      Items    Description
S1       16833    TELLER OR BANK?()(EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2       3991799  INPUT? OR IN()PUT OR RECORD?.? OR ENTER? OR TYPE? OR TYPING
                  OR PROCESS?
S3       4535307  DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4       15821    (DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER)()(ROOM?
                  OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5       3187119  ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR
                  WORKSTATION? OR SERVER?
S6       1520886  CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7       82145    TRANSACTION?
S8       14       S1 AND S2 AND S3 AND S4
S9       5009     (BANK? OR FINANCIAL)(2N)S7
S10      36       S9 AND S4
S11      39       (S10 OR S8) NOT PY>1999
S12      34       RD (unique items)
?show files
File    2:INSPEC 1969-2002/Jul W3
           (c) 2002 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2002/Jun
           (c) 2002 ProQuest Info&Learning
File   65:Inside Conferences 1993-2002/Jul W3
           (c) 2002 BLDSC all rts. reserv.
File   77:Conference Papers Index 1973-2002/Jul
           (c) 2002 Cambridge Sci Abs
File   99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
           (c) 2002 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2002/Aug
           (c) 2002 Info. Today Inc.
File  256:SoftBase:Reviews,Companies&Prods. 82-2002/Jul
           (c)2002 Info.Sources Inc
File  474:New York Times Abs 1969-2002/Jul 25
           (c) 2002 The New York Times
File  475:Wall Street Journal Abs 1973-2002/Jul 25
           (c) 2002 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Jul 26
           (c) 2002 The Gale Group
File  139:EconLit 1969-2002/Jul
           (c) 2002 American Economic Association
```

12/5/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC

04083881
 Title: Banks eye forex matching systems
  Author(s): Schmerken, I.
  Journal: Wall Street Computer Review   vol.9, no.2   p.45-6, 49-50, 52
  Publication Date: Nov. 1991 Country of Publication: USA
  CODEN: WSCRDQ ISSN: 0738-4343
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Bank currency traders in the virtually unregulated $700 billion
foreign exchange cash market are trying to reclaim ownership of dealing
technology before it moves away from them. By sponsoring the development of
automated matching systems to execute foreign currency **transactions**
 blindly, **banks** are spear-heading projects to co-own transaction systems.
Toward the same end, they are also sponsoring netting systems. Key
advantages derived from automated matching services should be to increase
market efficiency, reduce the burden on the **back   office** to keep records
and confirm positions, and slash commission costs.   (0 Refs)
  Subfile: D
  Descriptors: banking; foreign exchange trading
  Identifiers: foreign exchange cash market; automated matching systems;
netting systems
  Class Codes: D2050F (Financial markets); D2050E (Banking)

 12/5/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

03703899   INSPEC Abstract Number: D90002240
 Title: Quotron F/X Trader on-line
  Journal: Bank Systems + Technology   vol.27, no.6   p.8-10
  Publication Date: June 1990 Country of Publication: USA
  ISSN: 1045-9472
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: The F/X Trader from Quotron consists of a dedicated global
network of IBM PS/2 Model 70 terminals, each using OS/2 and Presentation
Manager Software with a DEC 3100 at the center. The workstation processors
may be rack-mounted in the **back   room** along with the DEC units for more
ease of use. Among FX/Trader's features are six color-coded conversation
panels on screen further identified by a series of symbols ('bank busy',
'trader not logged on', and so on) to allow traders maximum flexibility and
minimum exposure. Especially important is the system's electronic
deal-capture feature that transmits details of each **transaction** to the
 banker 's existing front- and **back - office** systems.   (0 Refs)
  Subfile: D
  Descriptors: electronic trading; foreign exchange trading; software
packages
  Identifiers: foreign exchange; Quotron F/X Trader; dedicated global
network; DEC 3100; electronic deal-capture
  Class Codes: D2050F (Financial markets)

 12/5/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC

03596429   INSPEC Abstract Number: D90001013
 Title: Global growth industry (global custody)
  Author(s): Ritson, M.
  Journal: Banking Technology   p.4-5 supl
  Publication Date: Dec. 1989-Jan. 1990 Country of Publication: UK
  CODEN: BATEEM ISSN: 0266-0865

Abstract: Global   custody is now considered one of the hottest areas of
international finance and is consequently being brought out of the **back
office**   by eager European, Far Eastern and US banks which are competing
vigorously for a bigger slice of this fast-growing market. Put simply,
global custody is the holding by banks of securities on behalf of insurance
companies, pension funds, investment trusts and other institutional and
personal investors around the world. The **banks** then handle **transactions**
on their clients' behalf and do the paper work for them. They keep their
customers fully informed about the progress of their portfolios, often
through sophisticated electronic reporting systems. Technology is of
central importance to the business. (0 Refs)
   Subfile: D
   Descriptors: banking; securities trading
   Identifiers: international finance; global custody; banks; securities;
electronic reporting systems
   Class Codes: D2050F (Financial markets); D2050E (Banking)

12/5/4   (Item 4 from file: 2)
   **Title: Potential applications of artificial intelligence and expert
systems in financial and banking institutions**
   Author(s): Vu, H.N.
   Author Affiliation: First Interstate Services Co., El Segundo, CA, USA
   Abstract: The development and deployment of artificial intelligence (AI)
technology, especially expert systems, can greatly expand the potential
services that can be provided by the financial and banking institutions. In
addition, the applications of this advanced technology could reduce the
operational overhead costs, advance the competitive position and above all
capture the consumer's trust and confidence. This paper explores the
potential usages of AI, expert systems, and knowledge-based engineering to
expand and/or enhance the banking and financial services such as
intelligent automated **teller** machine (ATM), mortgage and car loan
processing , IRA and retirement planning, financial and tax advisor
functions, and not the least is the automation of the **back   office** 's
operation. The paper provides a brief overview and discussion of the
artificial intelligence technology, knowledge-based expert systems,
knowledge base management systems, and distributed artificial intelligence
(DAI). The potential financial applications of the technology and systems
are presented along with some thoughts relating to the organizational and
environmental requirements. Such prerequisites determine the degree of
success in applying the new technology to solve and/or enhance the existing
banking business functions. (0 Refs)
   Subfile: C
   Descriptors: artificial intelligence; bank **data   processing** ; expert
systems; financial **data   processing** ; knowledge engineering
   Identifiers: financial institutions; consumer confidence; mortgage
processing ; individual retirement **account** ; organizational requirements;
expert systems; banking institutions; operational overhead costs;
competitive position; consumer's trust; knowledge-based engineering;
intelligent automated **teller** machine; car loan **processing** ; retirement
planning; tax advisor functions; **back   office** ; knowledge base management
systems; distributed artificial intelligence; environmental requirements;
business functions
   Class Codes: C7120 (Finance); C6170 (Expert systems)

12/5/5   (Item 5 from file: 2)

02764126   INSPEC Abstract Number: C86056868
   Title: **The features of a proposal for expanding interfaces of the nucleus
in transaction-oriented application systems for distributed transaction
processing**
   Author(s): Gonschorek, J.; Sattler, H.
   Author Affiliation: Siemens AG, Munchen, West Germany
   Journal: NTG-Fachberichte   vol.92   p.192-20
   Publication Date: 1986 Country of Publication: West Germany
   CODEN: NTGFDK ISSN: 0341-0196
   Conference Title: Architektur und Betrieb von Rechensystemen. Vortrage
der NTG/GI-Fachtagung (Architecture and Operation of Computer Systems.
Proceedings of the NTG/GI Meeting)
   Conference Sponsor: NTG; GI; IEEE
   Conference Date: 10-12 March 1986   Conference Location: Stuttgart, West
Germany
   Language: German   Document Type: Conference Paper (PA); Journal Paper
(JP)
   Treatment: Applications (A); General, Review (G); Practical (P)
   Abstract: The situation where not all the required data for order
processing are available is analysed, with an example of a bank branch
paying out a demand from a customer of **another branch** . The processing
involves the interfaces of a transaction oriented application system (TAS)
with an operating system nucleus, applications programs and with activities
of the dialog process. The run of the program, its expansion for the order
placer facility, and the order placer and taker hierarchy in the
communication process for the distributed transactions are presented. (12
 Refs)
   Subfile: C
   Descriptors: bank data processing; distributed processing
   Identifiers: **banking transactions** ; distributed transaction processing
; bank branch; transaction oriented application system; order placer
facility
   Class Codes: C6150J (Operating systems); C7120 (Finance)

12/5/6   (Item 6 from file: 2)

02543785   INSPEC Abstract Number: D85002825
 Title: **Networking Bristol and West**
   Author(s): Powers, W.
   Journal: Communications   vol.2, no.9   p.58
   Publication Date: Sept. 1985 Country of Publication: UK
   CODEN: CMMNE7 ISSN: 0266-8009
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Applications (A); General, Review (G)
   Abstract: In 1977 Bristol and West, the UKs 13th largest building
society, decided to computerise all of its branches which are sited from
Elgin in the North of Scotland to the Isle of Wight. The growing trends
towards using building societies more and more as banks has meant a growing
reliance on communications. While most chose **back office** systems,
Bristol and West decided to go to the front office and to automate the
cashier. They decided to support all their network services on a multidrop
basis and they used IBM's 3600 financial communications systems. Since 1982
the network has been upgraded from 28 controllers to 78 and from **data**
rates of 2400 bits/s to 9600 bits/s. Currently Bristol and West are in the
 process of implementing an automatic **teller** machine network. There are
also plans to join the building society 'Matrix' network, an electronic
funds transfer network supported by a **number** of building societies
allowing shared access. There is a policy of upgrading the telephone system
of every branch. The dealer room makes use of on-line services such as the

Stock Exchange Topic system, Telerate, and Reuters **information** services. The society also makes limited use of videotex, notably in the insurance services department. The branch network is based on BT leased lines, Intertel modems supplied by Datalogic, and an EMS ONE network management system. (0 Refs)
   Subfile: D
   Descriptors: banking; computer networks; finance
   Identifiers: Matrix network; Bristol and West; building society; network services; IBM's 3600 financial communications systems; automatic **teller** machine network; electronic funds transfer network; telephone system; on-line services; Stock Exchange Topic system; Telerate; Reuters **information** services; videotex; insurance services; BT leased lines; Intertel modems; Datalogic; EMS ONE network management system
   Class Codes: D2050E (Banking); D5020 (Networks and inter-computer communications)

   12/5/7   (Item 7 from file: 2)

02284998   INSPEC Abstract Number: D84001777
 Title: New look to operations centres (banks)
   Author(s): Heaney, C.
   Journal: ABA Banking Journal   p.44-5
   Publication Date: May 1984 Country of Publication: USA
   CODEN: ABAJD5 ISSN: 0194-5947
   Language: English   Document Type: Journal Paper (JP)
   Treatment: General, Review (G)
   Abstract: An operations centre-where cheque sorting, **data** **processing** , statement reconciliation and other **bank** – **associated** **back** – **office** operations take place-is not the most prestigious bank department. However, all new operations centres use not only the latest in computer equipment but also in systems furniture and space utilization to help improve productivity, efficiency, work flow and employee morale. Design and decor of an operations centre play an important role in enhancing those factors and banks are paying special attention to them when designing their facilities. They use such elements as modular furniture, acoustical panels, task lighting and work stations. (0 Refs)
   Subfile: D
   Descriptors: bank **data** **processing** ; computer facilities
   Identifiers: bank **data** **processing** ; intelligent workstations; operations centres; cheque sorting; statement reconciliation; furniture; space utilization; productivity; efficiency; work flow; employee morale; decor; acoustical panels; task lighting
   Class Codes: D1000 (General & Management aspects); D3020 (Furniture and office environment); D2050E (Banking)

   12/5/8   (Item 8 from file: 2)

01195008   INSPEC Abstract Number: B78025101, C78012264
 Title: New bank data **terminal system**
   Author(s): Tanaka, Y.; Nagasawa, K.; Ohzono, Y.; Kikuta, M.
   Author Affiliation: Engng. Bur., NTT, Tokyo, Japan
   Journal: Japan Telecommunications Review   vol.20, no.1   p.57-62
   Publication Date: Jan. 1978 Country of Publication: Japan
   CODEN: JTCRAN ISSN: 0021-4744
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Economic aspects (E); New Developments (N); Practical (P)
   Abstract: NTT has developed a general-purpose cluster terminal controller and a family of new I/O terminals, for its on-line bank **data** **processing** service. The terminal controller, DT-4831, employs a 16-bit microprocessor, concentrates and **processes** user **data** from up to 32 I/O terminals, such as **teller** 's terminals, keyboard printers etc. It communicates with the **data** **processing** center through a **data** communication circuit at 1200,

2400 or 4800 bit/s. The terminal controller also has the capability to control 'remote I/O terminals' which are installed at **other locations** through leased lines. The new **teller** 's terminal, DT-WM80C, has an automatic bank passbook inserter and operation guidance facility. It also can be used as a remote I/O terminal by adapting a remote communication adaptor and MODEM. An outline of the new bank **data** terminal system is given. (0 Refs)
   Subfile: B C
   Descriptors: bank **data** **processing** ; **data** communication systems
   Identifiers: bank **data** terminal system; cluster terminal controller; microprocessor; **data** communication circuit
   Class Codes: B6210L (Computer communications); C5600 (Data communication equipment and techniques); C7120 (Finance)

12/5/9   (Item 1 from file: 35)

01326298 ORDER NO: AAD94-01591
THE GEOGRAPHY OF FINANCIAL INSTITUTIONS: FINANCE, CORPORATIONS, AND URBAN SETTLEMENT IN KOREA
   Author: CHOI, JAE-HEON
   Degree: PH.D.
   Year: 1993
   Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)
   Source: VOLUME 54/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 3156. 248 PAGES
   Descriptors: GEOGRAPHY, SOCIAL; BUSINESS ADMINISTRATION, BANKING;
                 ECONOMICS, FINANCE
   Descriptor Codes: 0366; 0770; 0508

    This study examined the role of financial institutions in the geographical context of Korea's rapid economic development in the past few decades. This study dealt with institutions as a main agent of geographical phenomena. Financial institutions and corporations were chosen as two major institutions that change the spatial organization of society, especially emphasizing the spatial relationship between financial institutions and big corporations (Jaebuls) in Korea.
    Spatial development of the Korean financial sector was strongly related to the change of government policies. Each different type of financial institutions revealed **different locational** characteristics. The spatial evolution of financial institutions corresponded to that of urban system development and the financial activities sustained a relatively stable hierarchical structure. Spatially financial activities in Korea were highly concentrated in the capital region. Seoul monopolized the most dominant **financial transaction** flows connecting the nation. Other large metropolitan cities showed relatively inactive roles in financial activities, although the financial sector has experienced both centralization into the large metropolitan cities and relative declines of medium and small cities after financial liberalization.
    The corporate sector showed an uneven hierarchical nature within the urban system. The importance of the linkages to the capital region was found for both the headquarters locations and the plant operations of firms. The relationship between banks and corporations in Korea was subject to government management. Nationwide city banks played roles in managing corporations, especially Jaebuls. **Transaction** linkages between **banks** and corporations revealed a spatially concentrated pattern in Seoul, and were mostly occurring within their institutional structure resulting in the regional disparities of development. The financial sector itself revealed a strong correlation with the urban system changes, suggesting its leading role in the changing spatial organization in Korea.

12/5/10   (Item 2 from file: 35)

1059902 ORDER NO: AAD89-11035
A CONTINGENCY APPROACH TO THE DESIGN OF SERVICE TRANSFORMATION PROCESSES

     From an operations management perspective, a service is a
transformation **process** . The service **process** receives **inputs** from its
environment, performs a set of transformation tasks on the **inputs** , and
produces a service product as output. The specification of these service
process activities is the result of **process** design decisions. Based on
organizational contingency theory, service transformation **process** design
decisions are dependent on the interaction of the **process** with the
environment. In addition, for a specified degree of environmental
interaction, each service **process** design decision must complement, fit,
or be congruent with, each of the other **process** design decisions.
     Given this background, this research explores two theses: (1) Service
transformation **processes** are designed differently depending on the degree
of environmental uncertainty imposed on the **process** through interaction
with customers. (2) For a specified level of environmental uncertainty,
i.e. interaction between customers and the service **process** , the service
process design decisions should be congruent. A theoretical model of
service transformation **process** design consisting of environmental
uncertainty and twelve design decision variables was constructed and used
to develop specific hypotheses implied by the theses.
     The research hypotheses were tested with descriptive **data** collected
on thirty-six work groups in the retail banking industry which were evenly
divided among personal banker, **teller** , and **back office** work groups.
These work groups were assumed to correspond to high, medium, and low
environmental uncertainty conditions. The **data** was collected using both a
structured interview with the supervisor of each work group and a
questionnaire which was administered to the supervisor and three
individuals within each work group.
     The results indicate significant design differences exist between the
work groups which encounter different qualities and quantities of customer
information . The perceived uncertainty of the respective work groups was
counter to the expected results; boundary spanning work groups, e.g.
personal banker work groups, experienced lower perceived uncertainty than
technical core work groups, e.g. **back office** work groups. The results
showed no evidence of congruency for work groups operating under high and
low environmental uncertainty conditions; work groups operating under
medium environmental uncertainty showed evidence of congruency.

 12/5/11   (Item 1 from file: 99)

**For systems management, complexity dictates a scalable approach [computer
   file]**

ABSTRACT: The scalability of tools for network and systems management is
becoming increasingly important as organizations seek ways to improve
administrative services. For many **information** technology (IT)
executives, scalabilty relates to a product's effectiveness at improving
productivity and effective administration of numerous **remote offices** ,
nodes, and heterogeneous systems. For John D. Lewis, vice president of

datacenter operations at First Maryland Bancorp in Baltimore, scalability meant being able to manage computer systems in over 300 branches as well as 550 automatic **teller** machines. Lewis chose a fault- and event-manager that was not overly ambitious in scale but which suited the bank's needs. As a result, the bank's IT department was able to reduce staff size and improve service. The notion of scalability is constantly evolving as vendors are being obliged to consider new issues such as the need to manage Intranets and Internets, **information** correlation among networks, systems, and application management tools.

DESCRIPTORS: Client server software; Network management software; **Enterprise** networks;

12/5/12   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00549322   99AC10-106
  **New tools bridge portal gap -- Vendors take aim at `middle office'
intranet space**
  Babcock, Charles
  Interactive Week , October 11, 1999 , v6 n42 p58-60, 2 Page(s)
  ISSN: 1078-7259
  Languages: English
  Document Type: Articles, News & Columns
  Geographic Location: United States
  Discusses new tools for businesses that aim to bridge the gap between the front office and the **back** **office** on the Web. Says that the standard business model included a combination of the business's front office and **back** **office** - front-end systems dealing with customers, and back-end systems running **financial** **transactions** , order fulfillment, and distribution systems. Explains that there is now an emerging `middle office,' which is also known as the corporate portal, a Web site for internal use, where Internet technologies integrate information from around the company. Adds that developing the corporate portal is still difficult, but it is getting easier as dozens of vendors suddenly focus on the middle-office space. Includes one chart. (DRF)
    Descriptors: Intranets; Infrastructure; Web Sites; Web Tools; Corporate Strategy; Business

12/5/13   (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00420549   96IE04-009
  Web site on a budget -- How to find an affordable home for your pages
  Callihan, Steven E
  Internet World , April 1, 1996 , v7 n4 p54-61, 8 Page(s)
  ISSN: 1064-3923
  Languages: English
  Document Type: Buyer and Vendor Guide
  Geographic Location: United States
  Presents a buyers' guide to World Wide Web page providers. Features a table comparing seven features of 23 Web presence providers. Includes a second table comparing seven features of nine per-page Web providers. Covers the major points to consider when choosing a service on a budget, answering many frequently asked questions regarding setup fees, rent, speed ranges, traffic consideration, extra services, domain costs, security, **financial** **transactions** , and more. Notes that online mall provider fees may vary depending on where your ``store'' is placed. Giving you a great location near a high-profile store may cost considerably more than a **remote** **location** in the same mall. (CH)
    Descriptors: Web Management; Online Transaction Processing; Telecommunications; Internet; Vendor Guide

12/5/14   (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00408470   96IW01-206
   Cost of creating Web sites skyrockets
   Wingfield, Nick
   InfoWorld , January 22, 1996 , v18 n4 p41, 1 Page(s)
   ISSN: 0199-6649
   Languages: English
   Document Type: Feature Articles and News
   Geographic Location: United States
   Reports that the increasing use of multimedia technologies in World Wide
Web applications is contributing to the increased cost of Web presence for
businesses. Says companies participating in an International Data Corp.
(IDC) survey said they spend from $840,000 to $1.5 million establishing Web
sites, with custom application application development accounting for 80
percent of the cost. Adds that hardware and software only consume 20
percent of a Web site's overall budget. Notes that integrating **back** –
 office applications into Web pages to provide live information requires a
significant investment in custom development and integration. Also says
providing for **financial   transaction** capabilities is a complex operation
that requires a significantly greater investment. (dpm)
      Descriptors: Web Sites;   Web Management; Software Tools; Business;
  Trends; Application Development; Web Tools

12/5/15   (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00118077   DOCUMENT TYPE: Review

**PRODUCT NAMES: Phase 3 BROKERselect   (764043); Reuters Electronic Broker
(764051)**

TITLE: Online Brokers Link Front, Back   Office
AUTHOR: McGinn, Carol
SOURCE: Wall Street & Technology,   v17 n4 pS14(2) Apr 1999
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

SunGard's Phase 3 BROKERselect, Phase 3 Internet Services, and Phase 3
System, EEI's EnterpriseFTX, and Reality Online's Reuters Electronic Broker
are highlighted in a discussion of online brokers' use of technologies that
link front- and **back** – **office** operations via the Web. Among functions
supported are order routing, exchanges, and real-time account updates. The
tools are key to success in the online trading business. For instance, a
provider of order routing software, middleware, and network and facility
management services says real-time order routing requires a **back   office**
that is closely integrated with an order routing system. He explains that
order validation is done against the **back** - **office** system and the
security master, which is kept in the order routing system or in the **back**
 office . In both cases, the systems have to work together properly.
EnterpriseFTX (**Financial   Transaction** Exchange), a Java-enabled product,
optimizes use of standard application server technology to integrate
back-end legacy, intranet, and client/server systems used by financial
institutions. The software provides real-time access to back-end system
data, so that a customer's account can be updated immediately, instead of
being delayed overnight with batch processing. Among topics covered are
development of an efficient front end, outsourcing, and integration
challenges.

COMPANY NAME: SunGard Data Systems Inc (543144); Reality Online Inc

(464953)
SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Internet Utilities; Online Stock Trading; Order Fulfillment;
    Stock Brokers; Stock Market
REVISION DATE: 20020630

  12/5/16   (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00069469   DOCUMENT TYPE: Review

PRODUCT NAMES: Client/server (832383); Financial Institutions (833321)

TITLE: The Client/Server Quandary
AUTHOR: Smith, Carrie
SOURCE: Wall Street & Technology,   v12 n2 p18(3) Aug 1994
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The financial industry embraced client/server when it first appeared as a
solution to some of the mainframe's problems, which included high licensing
and support costs and slow development times. However, client/server has
limitations of its own, and the answer may instead lie in blending the two
architectures together. At one large New York bank, although they use
client/server heavily, the mainframe has a definite place in the structure.
While front-office trading is done primarily on client/server, **back –
office** functions, such as transaction processing, are primarily done on
the mainframe. Client/server offers speed and flexibility to Wall Street
companies, yet the mainframe is often the only thing that can accommodate
the high **transaction** pressures of **financial** operations.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Client/server; Financial Institutions; Network Software;
    Stock Market
REVISION DATE: 19950530

  12/5/17   (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07053714   NYT Sequence Number: 006491950303
BIG GAMBLES, LOST BETS SANK A VENERABLE FIRM
STEVENSON, RICHARD W
New York Times, Col. 1, Pg. 1, Sec. A
Friday March 3 1995
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    Special report, Breaking the Bank, details how Nicholas W Leeson,
28-year-old trader in Singapore, precipitated collapse of Barings PLC,
233-year-old British investment firm, through huge wrong-headed gambles in
Japanese futures markets; photo; map; chart; Leeson's motivations, whether
panicky misjudgments or premeditated fraud, are yet unclear, but Barings
left itself open to disaster by not monitoring young trader, even though
some of managers knew of risk in allowing him to provide own accounting;
old-line firm, lulled by recent profits, did not realize huge risks single
trader can take in age of complex financial instruments; internal turf wars
confusing lines of responsibilities also cited; Leeson himself grew up in
public housing in Watford, left school to work as clerk in London's

financial district and worked his way from **back - office** to trading
floor, gaining reputation as aggressive investor

SPECIAL FEATURES: Chart; Photo; Map
COMPANY NAMES: BARINGS PLC
DESCRIPTORS: FRAUDS AND SWINDLING; BANKRUPTCIES; COMPANY AND ORGANIZATION
   PROFILES; BIOGRAPHICAL INFORMATION; STOCKS AND BONDS; FUTURES TRADING;
   DERIVATIVES (**FINANCIAL   TRANSACTIONS**); ARBITRAGE
PERSONAL NAMES: LEESON, NICHOLAS W; STEVENSON, RICHARD W
GEOGRAPHIC NAMES: JAPAN; SINGAPORE

 12/5/18   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09144087
BPM invests in mobile commerce
  MALAYSIA: RM 5 MN FOR MOBILE COMMERCE PROJECT
New Straits Times (XAS)   02 Aug 1999 Computimesp.1
Language: ENGLISH

Astasoft   Sdn   Bhd has   recently bagged a RM 5 mn contract for a
computerisation exercise of Bank Pertanian Malaysia (BPM). The project
principally aims to introduce to villagers and farmers in the outskirts
which constitute a bulk of BPM's client base, the use of information
technology. In particular, the project which is implemented in three
phases, will see BPM's mobile bank unit being equipped with facilities to
enable **banking   transactions** to be carried out at customers' sites.
Final phase of the computerisation exercise will involve setting up of a
wireless infrastructure to facilitate the whole mobile commerce service.
Under the second phase which is expected to commence by March 2000,
Astasoft would use 180 printers and similar number of smartcard terminals
to provide **back - office** connections involving BPM's branches throughout
Malaysia. Additional services including utility payments and GIRO would
also be introduced in the second phase. Phase one of the project has kicked
off in May 1999 and is slated for completion by end-1999.
COMPANY: BANK PERTANIAN MALAYSIA; BPM; ASTASOFT

PRODUCT: Computer Printers (3573PW);
EVENT: General Management Services (26); Capital Expenditure (43); Use
     of Materials & Supplies (46); Contracts & Orders (61);
COUNTRY: Malaysia (9MAO);

 12/5/19   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09101494
Asahi Bank to open cashless branch to handlebill payments
  JAPAN: ASAHI BANK TO SET UP NEW BRANCH
Nikkei Net Interactive (ATM)   06 May 1999 p.1
Language: ENGLISH

Japan's Asahi Bank intends to open a fully automated branch that does not
handle cash transactions in a shopping mall in Hachioji, western Tokyo, in
late June 1999. The new branch will handle deposits, exchanges and public
service charge and tax payments. It will also advise customers about loans,
but will not have a terminal for distributing the loans. Customers can use
automated **teller** machines (ATM) to pay utility charges and those opening
new **accounts** will be issued bankbooks automatically. Customers who do not
hold Asahi Bank **accounts** will receive special cash cards from the branch.
The card is used at an ATM to transfer cash from customers' own **accounts**
to pay bills. Exclusive terminals for opening new bank **accounts** will
process   identification documents. New bankbooks will be issued on the
spot. A **back   office** centre of the bank will manage the affairs of the
branch, whose setup and management costs are one-tenth those of normal

branches. *
COMPANY: ASAHI BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
     Commercial Banks (6020); Cash Dispensers/ATM Systems (3573CD);
     Electronic Banking Svcs (6005);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Japan (9JPN);

  12/5/20   (Item 3 from file: 583)
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09092929
Budget VAT plan ruled illegal
  UK: TREASURY'S VAT PLANS RULED ILLEGAL
The Times (TS)   22 Apr 1999 p.29
Language: ENGLISH

Proposals announced by the UK Treasury in the March 1999 Budget to extend
VAT to cover the outsourcing of **back   office   transactions** in
 financial   services have been ruled illegal by the VAT Tribunal, which
claims that such a move contravenes the European Commission's Sixth VAT
Directive. As a result, the Budget proposal will have to be withdrawn,
although Customs indicated that it would fight the ruling.

COMPANY: TREASURY; EUROPEAN COMMISSION; VAT TRIBUNAL

PRODUCT: Financial Services (6000); Insurance (6300);
EVENT: Taxation (92); Law & Order (98);
COUNTRY: United Kingdom (4UK);

  12/5/21   (Item 4 from file: 583)
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06603313
BRIEFS
   CHINA: ITS SELECTED FOR SCB NETWORK
Computerworld HK (XDP)   12 Mar 1998 P.22
Language: ENGLISH

International Telecommunications and Services Hong Kong (ITS) has been
selected by Shanghai Commercial Bank (SCB) in China. Under the deal, ITS
will design and plan a Frame Relay network which links SCB's 37 branches
and expects to reduce SCB's data communications cost by 40% annually. The
Frame Relay network links SCB's branches and electronic data processing
centre with a 64Kbps virtual circuit, by adopting Hongkong Telecom's Frame
Relay service. The network substitutes a 2.4Kbps bisynchoronous line and
two 19.2Kbps SDLC connections, in transporting data for the **bank** 's
counter **transactions** , ATMs and **back   office** .

COMPANY: HONGKONG TELECOM; SCB; SHANGHAI COMMERCIAL BANK; ITS; INTL
TELECOMMUNICATIONS & SERVICES HONG KONG

PRODUCT: Banking Institutions (6010); ISDN Equipment (3661DN);
EVENT: Company Formation (14);
COUNTRY: Hong Kong (9HON); China (9CHN);

  12/5/22   (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06579321
Bank upgrades to 2000 compliance

IRELAND: UPGRADE MEANS Y2000 COMPLIANCE FOR BANK
Computer Weekly (CRW)   29 Jan 1998 p.12
Language: ENGLISH

In a move which will enable it to convert currency via the euro in its
 transactions , the **Bank** of Ireland has upgraded its **back** **office** IBIS
system. The Bank has invested GBt 1.5mn on the upgrade of the system from
the specialist in banking software Financial Objects. Through the same
move, the Bank will achieve millennium compliance, and also gain a system
of money transfer, enabling it process a greater number of transactions
each day.

COMPANY: BANK OF IRELAND; FINANCIAL OBJECTS

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
    Commercial Banks (6020);
EVENT: General Management Services (26); International Economic
Relations (95); International Politics (96);
COUNTRY: Ireland/Eire (4IRE);

12/5/23   (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06394459
Intuit gears up to compete online
  US: INTUIT COMMITS TO THE INTERNET
Banking Technology (BTY)   Nov 1996 p.16
Language: ENGLISH

Having disposed of its **back** **office** processing division to raise cash
for Internet investment, US personal finance software supplier Intuit is
committing itself to this route. Open Exchange, a specifications and
protocols framework it has developed to ease **financial** **transactions** on
the Net reflects this strategy and from the first quarter of 1997 will be
up and running covering pensions, mortgages and stockbroking. The system
will compete with the Open Financial Connectivity system from <US software
giant> Microsoft but Intuit is confident that its product is more
wide-ranging.

COMPANY: INTUIT

EVENT: Product Design & Development (33);
COUNTRY: United States (1USA);

12/5/24   (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06204025
Derivatives trading: Stringent rules set
  PHILIPPINES: RULES FOR DERIVATIVES TRADING
Manila Bulletin (XAZ)   18 Sep 1995 P.1 Business
Language: ENGLISH

To prevent the collapse of financial institutions in the Philippines, the
Monetary Board plans to come up with stringent rules for derivatives
trading in the country. The guidelines drafted by the Bankgo Sentral ng
Pilipinas (BSP) committee requires the ' **back** **room** ' operation to be
strictly separated from trading **transactions** and commercial **banks** and
other financial institutions have to meet certain criteria before they can
conduct derivatives trading. Commercial banks and other financial
institutions are also required to apply for a licence and meet certain
qualifications. Other than this, a reserve and capital requirement for
derivative trading would also be imposed.

COMPANY: MONETARY BOARD

PRODUCT: Economic Programmes (9108); Securities & Commodities Exchanges (
6230); Securities Dealers (6211); Debt & Equity Securities (E5640);
EVENT: Market & Industry News (60); National Government Economics (94);
COUNTRY: Philippines (9PHI);

12/5/25   (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06055447
Hong Kong Eases 'One Building' Bank Rule
  HONGKONG: HK RELAXES 'ONE BUILDING ' BANK RULE
The Asian Wall Street Journal (XKO)   03 Oct 1994 p.3
Language: ENGLISH

The Hong Kong Government will relax the "one building' condition clung to
the license of foreign banks. Accordingly 106 foreign banks authorised in
or after 1978 are allowed to add regional and **back   offices** in Hong
Kong.   Such   policy   will   advance cost savings and enable greater
administrative flexibility for foreign banks in the territory. Nonetheless,
the additional regional and **back   offices** are forbidden to step in
banking business or to arrange or engage in any **financial   transactions**
which   are   normally transacted between a bank and its clients or
counter-parties.

PRODUCT: Banking Institutions (6010);
EVENT: Government Domestic Functions (97);
COUNTRY: Hong Kong (9HON);

12/5/26   (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05628011
Wooing the customers with automation
  UK - WOOING THE CUSTOMERS WITH AUTOMATION
Financial Times (C) 1992 (FT)   14 January 1993 p16

Under fire for their attitude towards customers and desperate to cut costs,
banks are turning increasingly to automation as a solution to their
problems. Not only are branches expensive to run, but many customers do not
like using them. According to a study by Bo Hedberg, a professor at
Stockholm University, most customers in Sweden go to banks to get cash, pay
bills or deposit money. Only 17 per cent go to make an inquiry. TSB Bank
will shortly introduce self-service machines allowing customers to pay
bills, transfer payments between **accounts** or find out about loans and
mortgages. Barclays Bank is also cutting branches and plans to increase its
use of self-service machines. For the past year, it has assessed customers'
reaction to interactive self-service terminals installed in 12 branches.
These NCR machines, which Barclays calls Touchbank, offer instant
statements, lists of direct debits and standing orders, bill payment and
transfer of money between ·**accounts** . In addition, they can provide
calculations   for loan and mortgage repayments or instant insurance
quotations. Andrew Bailey, manager of self-service banking at Barclays,
says: 'We were surprised that customers were happy to collect so much
 account   information themselves.' In 1993, the bank will test a revised
final prototype of the machine for possible national use. The National
Westminster Bank is to shut 35 of its 90 branches in London's West End and
move **back** - **office** work (such as **processing** cheques and loans) to two
 types of regional **processing** centre. NatWest says the money saved will
be spent on redesigning **other   branches** to give them more space for
automatic   **teller**   machines and for interaction between staff and
customers.**
Copyright: Financial Times Ltd 1992

COMPANY: TSB BANK; BARCLAYS BANK; NATIONAL WESTMINSTER BANK

PRODUCT: Electronic Banking Services (6005); Cash Dispensers/ATM Systems (
3573CD);
EVENT: SERVICES **DATA** (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
    Community Countries (419); NATO Countries (420); South East Asia Treaty
    Organisation (913);

12/5/27   (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05274380
Saudi bank teams up with BIS Banking Systems
  SAUDI ARABIA - BIS WINS DALLAH AL BARAKA MIDAS ABS CONTRACT
Dealing Technology Bulletin (DTB)   0 July 1992 p11,12

Dallah Al Baraka Group (DBG) (Jeddah, Saudi Arabia), financial institution,
has awarded BIS Banking Systems a USDlr2.2 mil contract for a specially
adapted Islamic version of Midas ABS wholesale banking system. The contract
follows 6 months of product evaluation, and the two companies are to
collaborate to develop a bilingual Arabic/English system and full
documentation. The processing of all Islamic investment instruments is to
be automated, together with all standard **banking   transactions** . Midas
ABS is to be installed at Dallah's HQ in Jeddah in 1992, with **other
 branches** and subsidiaries worldwide to follow. Separately, BIS is
launching Midas ABS First, which offers small branches and new banks a full
range of international banking functions related to Midas at under half the
average price.

COMPANY: DALLAH AL BARAKA GROUP; BIS BANKING SYSTEMS

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (
COSV); Electronic Banking Services (6005); Financial Services Software (
7372FI); Computer Software (COSW);
EVENT: CONTRACTS WON (61); NEW PRODUCT EXTENSION (33);
COUNTRY: Saudi Arabia (8SAU);

12/5/28   (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05190702
TSB awards service contract to Unisys
  UK - TSB AWARDS CONTRACT TO UNISYS
Financial Technology International Bulletin (FTIB)   0 June 1992 p4

The TSB bank has awarded a multi-million pound contract to Unisys for the
management and maintenance of all IT equipment in the bank's 1,500 branches
in the UK. The Multi Vendor Services unit of Unisys will carry out the
contract which covers 2k NCR ATMs, Philips front and **back   office**
 equipment, Inter Innovation **teller** terminals and 200 Philips ATMs.

COMPANY: UNISYS; TSB BANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); **Data   Processing** in
Finance Sector (7374FI); Computer Services (COSV); Computer Facilities
    Management (7378); Electronic Banking Services (6005);
EVENT: CONTRACTS WON (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
    Community Countries (419); NATO Countries (420); South East Asia Treaty
    Organisation (913);

12/5/29   (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04926374
Video-conferencing link at **remote   locations**
  US - VIDEOCONFERENCING FACILITIES FOR BANK CUSTOMERS
Financial Technology Bulletin (FTB)   0 February 1992 p7

Huntington Banks (Columbus, OH) is to provide videoconferencing links to
 bank   staff for customers using remote, unattended self-service
terminals. Running on NCR 5682 self-service terminals, the system will
enable such customers to hold a face-to-face discussion with a **bank
 employee** . AT&T's Bell Laboratories developed the 2-way videoconferencing
link that transmits both voice and **data** signals between the customer and
bank   staff using a standard telephone cable.

COMPANY: HUNTINGTON BANKS; AT&T BELL LABORATORIES; NCR

PRODUCT: Electronic Banking Services (6005); Teleconferencing (3661TC);
    Data   Processing in Finance Sector (7374FI); Computer Services (COSV
);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
    Treaty Organisation (913);

12/5/30   (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04254453
GRANADA WINS CONTRACT FROM CHASE MANHATTAN BANK
  UK - GRANADA WINS CONTRACT FROM CHASE MANHATTAN BANK
Dealing Technology Bulletin (DTB)   0 April 1991 p4

The Chase Manhattan Bank has awarded a 2-year computer maintenance contract
to Granada Computer Services UK, the UK's largest independent computer
maintenance organisation. The contract, worth over GBP500k/y, covers the
maintenance of systems supporting front and **back   office** functions for
Chase Manhattan **Bank** 's **transaction** processing and marketing operations.
Equipment to be maintained includes an IBM 3090 and an Amdahl 5890
mainframe computer, DEC and Wang minicomputers and a range of peripherals
from various manufacturers including NCR and Memorex.

PRODUCT: Computer Engineering Services (7377); Computer Services (COSV);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

12/5/31   (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04162407
LIFE OFFICES ABANDONING TIED AGENTS
  UK - LIFE OFFICES ABANDONING TIED AGENTS
Money Week (MYW)   20 March 1991 p40

The new draft Lautro rules being introduced in consultative bulletin No 5
increase pressure on life offices to monitor its tied agents' investment
deals and other financial activities, and the cost of this monitoring could
lead life companies to 'abandon' their small tied agents. The draft rules
mean that life offices will have to make sure that their tied agents
distinguish clearly between investment **transactions** and other **financial**
activities, for example deposit taking. This will require different
stationery and **different   offices** , while clients being offered

investment advice must not be solicited for other financial business. A life office which does not take adequate action to ensure this distinction is being made will be held liable for any financial loss suffered by the client.

PRODUCT: Life Assurance (6310); Insurance Agents & Brokers (6411);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

12/5/32   (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

02854406
MIDLAND BANK INSTALLS CITYMAX
  UK - MIDLAND BANK INSTALLS CITYMAX
Dealing Technology Bulletin (DTB)   0 August 1989 p9

Greenwell Montagu Stockbrokers (London, UK) and Smith Keen Cutler (Birmingham, UK) have been awarded a contract worth around GBP780k by the Midland Bank to install Citymax Integrated Securities System (CISS). Some 130 terminals are supported by a DEC VAX 8810 computer and it provides computer support for the complete range of **financial** operations and **transactions** , covering front office, **back office** , management and administrative functions. Greenwell Montagu believes it is 'now ideally positioned for the 1990s.'

PRODUCT: Public Networks (4811PN); Financial Service Information Prods (
7375FN); Computer Services (COSV);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

12/5/33   (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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02532262
CLYDESDALE BANK INVESTS IN COMPUTER SYSTEM FOR 350 BRANCHES
  UK - CLYDESDALE BANK INVESTS IN COMPUTER SYSTEM FOR 350 BRANCHES
Financial Times (C) 1991 (FT)   7 March 1989 p10

Clydesdale Bank, owned by National Australia Bank and based in Glasgow, will invest GBP50 mil on Unisys workstations and software, a Tandem computers' host computer and a **data** communications network from Seel of Scotland. The system will be used to computerise **back - office processes** and installation will begin in May 1989. **Teller** terminals will be installed from the second quarter of 1990. The bank will have a fully-integrated computer system and its staff ratio between **back - office** and counter will be reversed from the present 70% in the **back office** and 30% for customer enquiries to 70% for customer enquiries. The Clydesdale Bank mainly operates in Scotland.
Copyright: Financial Times Ltd 1991

PRODUCT: Mainframe Computers (3573MF); Microcomputers (3573MI);
    Minicomputers (3573MN); Public Networks (4811PN); Financial Services (
6000);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

12/5/34   (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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01276097
DEALING ROOM SECURITY BASED UPON SMARTCARD TECHNOLOGY
  UK - DEALING ROOM SECURITY BASED UPON SMARTCARD TECHNOLOGY
Dealing Technology Bulletin (DTB)   0 August 1987 p1

Fraser Williams has developed a means of protecting electronic **financial
 transactions**   using technology based upon the GEC smartcard. This
development   will   enable   the   indentification of dealers at **remote
 locations** , by the use of a "reader" attached to any terminal. The reader
costs #76 and the card costs #15. It is easily installed. Contact: (01) 930
4041.

PRODUCT: Computer & Data Security Software (7372CD); Financial Service
Information Prods (7375FN); Computer Services (COSV); CAD/CAM Mechanical
    Software (COSW);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

```
Set     Items    Description
S1      71148    TELLER? OR BANK?()(EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2    11896489   INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING
                 OR PROCESS?
S3    14213414   DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4     207327    (DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER)()(ROOM?
                 OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5     7035994   ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR
                 WORKSTATION? OR SERVER?
S6    12942811   CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7     1403046   TRANSACTION?
S8       1598    S1(3N)S2
S9         60    S8(S)S4
S10     76767    (BANK? OR FINANCIAL)(2N)S7
S11       316    S10(15N)S4
S12       169    S11(15N)S5
S13         3    S12(S)S1
S14        63    S13 OR S9
S15        45    S14 NOT PY>1999
S16        27    S15 NOT PD=19990209:20020725
S17        21    RD (unique items)
?show files
File    9:Business & Industry(R)  Jul/1994-2002/Jul 25
          (c) 2002 Resp. DB Svcs.
File   20:Dialog Global Reporter 1997-2002/Jul 26
          (c) 2002 The Dialog Corp.
File  476:Financial Times Fulltext 1982-2002/Jul 26
          (c) 2002 Financial Times Ltd
File  610:Business Wire 1999-2002/Jul 26
          (c) 2002 Business Wire.
File  613:PR Newswire 1999-2002/Jul 26
          (c) 2002 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2002/Jul 25
          (c) 2002 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2002/Jul 25
          (c) 2002 San Jose Mercury News
File  636:Gale Group Newsletter DB(TM) 1987-2002/Jul 26
          (c) 2002 The Gale Group
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File  267:Finance & Banking Newsletters 2002/Jul 25
          (c) 2002 The Dialog Corp.
File  626:Bond Buyer Full Text 1981-2002/Jul 25
          (c) 2002 Bond Buyer
```

17/3,K/1   (Item 1 from file: 9)

02016071 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Platform/Teller Automation: Gaining Efficiencies Within the Branch
(New platform/automation software products from companies such as Easy
  Systems and Checkmate Electronics could result in millions of dollars per
  year in savings, with a 40% reduction in proofing staff likely)
Financial Service ONLINE, p S43-S46
November 1997
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0746-892X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1725

ABSTRACT:
...is generally ample justification for a $2.5 mil investment in a system
of distributed **processing** at **teller** lanes. At the root of the
justification is the integration of different solution providers into...

...improved courtesy; 4) higher accuracy of teller branches; and 5)
electronic check processing with reduced **back office** operating costs.
The Checkmate systems paradigm is supported in detecting check fraud by the
Atlanta...

17/3,K/2   (Item 2 from file: 9)

01037564
Banco Mexicano Expanding Its VSAT Satellite Network
(Satellite Technology Management Inc will supply Banco Mexicano with 7
  satellite units; improve Banco Mexicano's hub location in Mexico City)
American Banker, v 159, n 139, p 34
July 21, 1994
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:
...Mexico has 9 satellite units on its VSAT network, which it uses for its
automated **teller** machines, **teller** - **processing** and **back** - **office**
operations. The advantages of using a satellite network include being able
to overcome the drawbacks...

17/3,K/3   (Item 3 from file: 9)

01035800
Chemical Joins Effort To Broaden ATMs' Reach
(Chemical Banking Corp has announced it will join a consortium seeking to
  expand the products and services available through automatic teller-type
  dispensing machines)
American Banker, v 159, n 133, p 1+
July 13, 1994
DOCUMENT TYPE: Journal; Cover Story ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:
...it will join a consortium seeking to expand the products and services
available through automatic **teller** - **type** dispensing machines. Banks and
ATM manufacturers are searching for ways to broaden and diversify the...

...incorporate the machines into its Bank at Work program, which provides
on-site services at **remote locations** for the convenience of corporate
customers and their employees. Chemical plans to install the devices...

17/3,K/4   (Item 1 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03384949 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Former South Florida Bankers Pursue Goals from Financial to Spiritual
Harriet Johnson Brackey, The Miami Herald
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS   (MIAMI HERALD)
November 09, 1998
JOURNAL CODE: KMHR   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 3351

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   of today's trends:
     Technology: ATMs and PC banking eliminate the need for so many
tellers and **back – office   processors** .
     Mega-mergers: Out-of-state banks consolidate their processing centers
and close branch offices deemed...

17/3,K/5   (Item 2 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02983620
Crestar Bank Implements Source Technologies' MICR-based Laser Printers
BUSINESS WIRE
October 01, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 915

     ... Encoding system which eliminates the need for operators to re-key
check amounts in the **back   office** . Developed by Michigan National Bank
and Carreker/Antinori, the system works as follows: when a...

... a MICR reader that reads the account information on the bottom of the
check. The **teller** then **enters** the amount of the check into the system.
When the teller closes and balances his...

17/3,K/6   (Item 3 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02827582
IVI Checkmate and More Inc. Develop Check Fraud Systems for Community Banks
BUSINESS WIRE
September 16, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 633

     ... in Albuquerque, New Mexico. The company specializes in a
Windows(tm)-based teller system and **other   branch** automation products
for the banking industry. The company is expanding its operations to reach
smaller...

17/3,K/7   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03795152   Supplier Number: 48225800 (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY BRIEFS
EFT Report, v21, n1, pN/A
Jan 14, 1998

Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 535

...   Kurt Schusterman says NBA didn't see enough overlap between its
credit and debit card **processing** and automated **teller** machine
deployment to keep them together. "It allows more focus," Schusterman says.
"We plan on...

...spending the past two years and several million dollars building a
state-of-the-art **back office** . What that **back office** allows us to do
is take as many ATMs as we can find and put...

17/3,K/8   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03232775   Supplier Number: 46628873   (USE FORMAT 7 FOR FULLTEXT)
USPI AND FIRST DATA DO DEBIT.
EFT Report, v19, n17, pN/A
August 14, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 82

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...will provide financial institutions with an off-line debit card and an
on-line automated **teller** machine (ATM) **processing** package that includes
transaction authorization, settlement, a customer integrated service system
and automated **back - office** support to small- and medium-sized banks.
(Elaine Jacobsen, U.S. Processing Inc., 414/354...

17/3,K/9   (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03005953   Supplier Number: 46131594   (USE FORMAT 7 FOR FULLTEXT)
IBM OFFERS IMPRESSIVE PORTFOLIO IN FINANCIAL FIELD
Report on IBM, v13, n6, pN/A
Feb 7, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 911

...   centers. According to IBM, the company holds 60 percent of the
market share for human **teller** technology. **Back office processing**
and check processing also make up a large portion of IBM's presence. IBM
processes...

17/3,K/10   (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02571475   Supplier Number: 45191976   (USE FORMAT 7 FOR FULLTEXT)
DP-ATM COULD START A BACK-OFFICE REVOLUTION
Financial Services Report, v11, n25, pN/A
Dec 7, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 594

...   it offloads transactions from the tellers, but it tends to cause as
much or more **back - office** work to support it. "That's what has happened
in the evolution of ATMs. The staffing function that could be reduced on

the basis of a reduction in the **teller** line went to **processing** items,"
Lambert said.
     "The key to making self-service work is to make sure the...

 17/3,K/11   (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01655426   Supplier Number: 42596598   (USE FORMAT 7 FOR FULLTEXT)
**VIDEO-TELECONFERENCING: HUNTINGTON BANKS & NCR DEVELOP FINANCIAL
   INSTITUTIONS**
EDGE, on & about AT&T, v6, n177, pN/A
Dec 16, 1991
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 295

     Huntington will use NCR 5682 self-service **terminals** for the
video-teleconferencing, which will bring full service banking to
Huntington's customers at remote **locations** . If a customer needs
assistance during a **transaction** , a **bank**   **employee** can be instantly
available, on the video screen, to answer any questions or assist the...

 17/3,K/12   (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01652796   Supplier Number: 42586551   (USE FORMAT 7 FOR FULLTEXT)
NCR DEVELOPS VIDEO LINK FOR CUSTOMERS FOR BANK
Telecommunications Alert, v8, n51, pN/A
Dec 10, 1991
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 175

     Huntington will use NCR 5682 self-service **terminals** for the
video-teleconferencing, which will bring full service banking to
Huntington's customers at remote **locations** . If a customer needs
assistance during a **transaction** , a **bank**   **employee** can be instantly
available, on the video screen, to answer any questions or assist the...

 17/3,K/13   (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01558271   Supplier Number: 42290737   (USE FORMAT 7 FOR FULLTEXT)
**FARMERS STATE BANK OPTS FOR AS/400'S NEW COMPUTING POWER, PS/2 TELLER
   MODULES**
Branch Automation News, v3, n16, pN/A
August 14, 1991
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 326

...   designed to help increase the teller's role as a marketing agent.
     The PS/2 **Teller** module also can **process** a broad range of financial
and customer service transactions, operate in an on- line or...

...store and forward transactions if communications lines fail. Managers
can monitor teller balances from a **remote**   **location** . The system also
features a signature verification element that presents a facsimile of the
customer...

 17/3,K/14   (Item 1 from file: 810)

0526260   BW0290

CAERE 2: Caere announces new BilReader for large remittance organizations

October 19, 1995

Byline: Business Editors

     ...a small footprint.
     In addition, the BilReader lowers the cost-of-entry for
automated data **processing** at the **teller** window level or **back   room** .
     The BilReader scans OCR-A, OCR-B and E-13B (MICR) at a fixed
height...

 17/3,K/15   (Item 2 from file: 810)

0515605   BW1183

**AFFILIATED COMP SVCS: Affiliated Computer Services announces outsourcing
     agreement with Extebank; ACS, owner of world's third-largest ATM
     network, expands service offering in northeast**

September 12, 1995

Byline: Business Editors

     ...leader in information technology
services, announced today an agreement with Extebank to provide
account processing, **back   office** support and automated **teller** machine
(ATM) **processing** services. Financial terms of the agreement have not
been disclosed.
     $800 million commercial Extebank, based...

 17/3,K/16   (Item 3 from file: 810)

0295051   BW860

**TRANSACTION PROCESSING: Transaction Processing Inc. and Bipin Shah announce
     settlement with Mellon Bank**

September 3, 1992

Byline: Business Editors

     ...company will provide
its clients with Automated Teller Machine (ATM), Point of Sale (POS),
Merchant **Processing** , **Teller** Automation, Card **Processing** and **Back
 Room**
Data Processing oeprations.
     TPI's flexible, innovative approach will be focused on improving
convenience for...

 17/3,K/17   (Item 4 from file: 810)

0255728   BW703

NCR HUNTINGTN BNCSHRS: Huntington Banks and NCR develop
video-teleconferencing for financial institutions

December 9, 1991

Byline: Business Editors and Computer/Banking Industry Writers

...have instant personal assistance at
self-service terminals.
Huntington will use NCR 5682 self-service **terminals** for the
video-teleconferencing, which will bring full service banking to
Huntington's customers at remote **locations** . If a customer needs
assistance during a **transaction** , a **bank** **employee** can be instantly
available, on the video screen, to answer any questions or assist the...

17/3,K/18 **(Item 5 from file: 810)**
DIALOG(R)File 810:Business Wire

0115067 BW161

AFFILIATED COMPUTER: Affiliated Computer Systems Inc. acquires data
processing contracts of First RepublicBank Corp. and IFRB Corp.

January 25, 1989

Byline: Business Editors

...to generate over $10.8 million in
revenue and includes 131 contracts comprised of data **processing**
services, automated **teller** machine services and **back** **office**
operations. The institutions served are located in Texas with
concentrations in Dallas, Houston and Austin...

17/3,K/19 **(Item 1 from file: 813)**
DIALOG(R)File 813:PR Newswire

0710444   NY024
AMERICAN EXPRESS TRAVELERS CHEQUES NOW AVAILABLE THROUGH ATMS

DATE: May 31, 1994   10:26 EDT   WORD COUNT: 721

...account of the transaction at
the point-of-purchase thus virtually eliminating the settlement and **back**
office **processing** normally associated with **teller** sales.

The LVBC technology, developed by Control Module, Inc. for American
Express, operates with InterBold...

17/3,K/20 **(Item 1 from file: 267)**
DIALOG(R)File 267:Finance & Banking Newsletters

00025035
MICROSOFT, TANDEM MOVE TOWARD INTEGRATED SYSTEM
BANK AUTOMATION NEWS
May 28, 1997   VOL: 9 ISSUE: 10 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1181   RECORD TYPE: FULLTEXT

TEXT:
...about Windows NT's scalability and

Tandem's proprietary systems.

    Microsoft spotlighted its applications for **back** - **office** operations, and Tandem exhibited its Himalaya servers, which will run on Windows NT operating systems...retain its customer focus.

    If you had a more focused application that just handled payment **processing** or automated **teller** machine **processing** , the breadth of complexity would be much less, but you might find you need to...

17/3,K/21   **(Item 2 from file: 267)**
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00000175
MORE BANKS TO BUY AUTOMATION SYSTEMS
BANK AUTOMATION NEWS
February 7, 1996   VOL: 8 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 474   RECORD TYPE: FULLTEXT

TEXT:
...right components that
interface smoothly with your core systems. Even if your bank never opens **another** **branch** , there is plenty of room for improvement in existing branches, said Arthur Gillis, president of...

...Only about 30 percent of U.S. banks have automated portions of the branch or **back** **office** , but this trend may be changing. Ten of the nation's top 25 banks plan...

...plan to automate platform systems in the next two years.
    Other systems being automated are **teller** platforms and forms **processing** , according to the ABA.
    Ease of training and use, and customer satisfaction are the top...

```
Set      Items    Description
S1        6607    TELLER OR BANK?()(EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2      1443220    INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING
                  OR PROCESS?
S3       890506    DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4        46902    (DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER)()(ROOM?
                  OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5       603373    ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR
                  WORKSTATION? OR SERVER?
S6       424815    CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7        35585    TRANSACTION?
S8          112    S1(2N)S2
S9            5    S8(S)S4
S10        3261    (BANK? OR FINANCIAL?)(2N)S7
S11         115    S10(S)S4
S12          50    S11(S)S6(S)S5
S13          51    S9 OR S12
S14          21    S13 AND IC=G06F-017/60
?show files
File 348:EUROPEAN PATENTS 1978-2002/Jul W03
        (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020725,UT=20020718
        (c) 2002 WIPO/Univentio
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14/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01281068
An automated account opening system and method, and locations for utilizing
    an automated account opening system and method
Automatisiertes System und Verfahren zum Eroffnen eines Bankkontos und
    Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum
    Eroffnen eines Bankkontos
Systeme et methode automatises pour ouvrir un compte bancaire, et endroits
    pour utiliser un systeme et une methode automatises pour ouvrir un
    compte bancaire
PATENT ASSIGNEE:
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    all)
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 1102224 A2 010523 (Basic)
                              EP 1102224 A3 020306
APPLICATION (CC, No, Date):   EP 2000125446 001120;
PRIORITY (CC, No, Date): US 443266 991120
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**
ABSTRACT WORD COUNT: 213
NOTE:
  Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   200121   828
     SPEC A   (English)   200121   11623
Total word count - document A   12451
Total word count - document B   0
Total word count - documents A + B   12451

...INTERNATIONAL PATENT CLASS: **G06F-017/60**
...SPECIFICATION telephone transactions.
   In the preferred embodiment of the invention, transaction interface
  unit 64(3) for **terminals** 44 comprises **servers** 82. In the preferred
  embodiment of the invention, the **servers** provided by Fiserv, Inc. In
  the preferred embodiment, **servers** 82, shown collectively, provide
  specialized software packages utilized by different personnel within
  depository system 60. **Servers** 82 comprise submodules to perform
  specific tasks. The sub-modules include: FAST Teller(TM), which is used
  by personnel in local **back** **office** 84 for processing **banking**
  transactions , FAST Administration(TM), which process applications for
  opening of banking accounts, and CSCS (**Customer** Service Call Center
  Solutions) System, which assists **clients** with transactions that cannot
  be "self-served" by the **clients** alone.
   When applicant 40, makes a request for new products at a kiosk 30, the
  ...

14/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01125963

System and method for image depositing, image presentment and deposit
     taking in a commercial environment
System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von
     Einzahlungen in einem kommerziellen Umgebung
Systeme et methode pour le depot d'images, la presentation d'images et la
     reception de depots dans un environnement commercial
PATENT ASSIGNEE:
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     (US), (Applicant designated States: all)
  Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
     Boulevard, Los Angeles, California 90066, (US), (Applicant designated
     States: all)
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  Do D. Cuong, 7226 Newcastle Avenue, Reseda, California 91335, (US)
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  Brooks, Robert O.(Bob), 6221 Flores Avenue, Los Angeles, California 90056
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LEGAL REPRESENTATIVE:
  Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683
     40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 984410 A1 000308 (Basic)
APPLICATION (CC, No, Date):   EP 99202212 990707;
PRIORITY (CC, No, Date): US 92486 P 980707; US 92487 P 980707
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10; **G06F-017/60**
ABSTRACT WORD COUNT: 89
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   200010   1184
     SPEC A   (English)   200010   5930
Total word count - document A   7114
Total word count - document B   0
Total word count - documents A + B   7114

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION check, including possibly receiving cash back,
  establishing both a deposit as well as a customer **record** . Specifically,
  the **teller** follows standard procedures at step 403. At a step 405, the
  checks are scanned and...

...417 and moved into a deposit bin at step 419 and later couriered to the
  back office at step 421, as convenient. The image file is transmitted
  in batch form at step 423 from the branch server to the **back office**
  and an acknowledgment is then received by the teller and the image is
  cleared from...

 14/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:
  ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly
    Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant
    designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)
INVENTOR:
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LEGAL REPRESENTATIVE:
  Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85
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PATENT (CC, No, Kind, Date):   EP 504287 A1   920923 (Basic)
                               EP 504287 A1   931222
                               EP 504287 B1   990721
                               WO 9109370   910627
APPLICATION (CC, No, Date):   EP 91901390 901210; WO 90US7153 901210
PRIORITY (CC, No, Date): US 448170 891208
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS B (English)   9929   2662
      CLAIMS B (German)   9929   2704
      CLAIMS B (French)   9929   3257
      SPEC B   (English)   9929   28351
Total word count - document A   0
Total word count - document B   36974
Total word count - documents A + B   36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION present invention include:
 * A new type of inexpensive ergonomically designed user-friendly
 dedicated home banking **terminal** including for example a four line LCD
 display with associated control buttons "pointing to" the...

...Enter Number" LED illuminated command prompts that are turned on and off
 by the central **computer** system as needed.
 * Advanced "ATM-like" **terminal** layout:
  * Four line by 24 character liquid crystal display;
  * Four adjacent selection (i.e., "soft...

...and backward when permitted by system software.
 * Two level access security consisting of a unique **terminal**
 identification ("signature") automatically transmitted upon establishment
 of the asynchronous communications link and an ATM type...

...and working in conjunction with the active LCD display controlled main
 system software.
 * Dual purpose **terminal** operating as a data entry and display device
 and alternately, as a push button (tone...
...activate two unrelated circuits as input to the microprocessor and the
 telephone tone generator.
 * Data **terminal** that automatically transmits tone blocking signal to
 prevent intervention by call interrupt service.
 * The visual...

...with a 4x24 LCD display and selection and control keys to provide rapid
  communications of **financial** **transaction** information to main **computer**
   system.
 * A **terminal** device that can act as a pass-through of analog voice
 signal to an externally attached on internally provided telephone or
 alternately transmit data (asynchronously).

* A cash incentive program for bills paid through a remote **terminal** based system for bill payment, funds transfer and account review.

The present invention extends the convenience of popular automated **teller** machine (ATM) **type** service to user (alternatively referred to as customers or consumers) homes, offices and **other locations** . The present invention provides a highly efficient payments system that offers consumers the following advantages...also receive a single account statement from their bank, unifying terminal-based activity with conventional **banking transactions** and check payments. **Back - office** check processing and funds transfer economies can also be priced to provide costs savings to...

...advertise over the system provided by the present invention system at sharply reduced rates while **back - office** savings from reduced paper check volume develops. The advertising medium provided by the present invention...

...banking which involves increasing profitability by increasing the number of services sold to a single **customer**).

The present invention thus provides a highly advantageous system which offers an attractive proposition to...

14/3,K/4   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00905272   **Image available**
METHODS AND SYSTEM FOR COMMUNICATIONS SERVICE REVENUE COLLECTION
PROCEDES ET SYSTEMES DESTINES AUX COLLECTES DES RECETTES D'UN SERVICE DE COMMUNICATIONS
Patent Applicant/Assignee:
  ANOTO AB, Scheelevagen 19 C, S-223 70 Lund, SE, SE (Residence), SE
    (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  Fahraeus Christer, Solvegatan 3 A, S-223 62 Lund, SE, SE (Residence), SE
    (Nationality), (Designated only for: US)
  ERICSON Petter, Industrigatan 2 B, S-212 14 Malmo, SE, SE (Residence), SE
    (Nationality), (Designated only for: US)
Legal Representative:
  AWAPATENT AB (agent), Box 5117, SE-200 71 Malmo, SE,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200239349 A1 20020516 (WO 0239349)
  Application: WO 2001SE2503 20011113 (PCT/WO SE0102503)
  Priority Application: SE 20004156 20001113; US 2001277285 20010321; SE
    20011240 20010406
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
  (utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
  GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
  MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SK
  (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9128

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... and
  methods for collecting revenue for services in a communications system.
  BACKGROUND MATERIAL AND INFORMATION

Network enabled **computers** and other communications
devices allow **individuals** to **electronically** communicate
and to **electronically** conduct business transactions. For
example, e-mail is often used for message transmission,
and Internet web sites permit procurement of information,
goods, and services over a **network** .
The manner in which a **network** may be accessed can
vary depending on the type of hardware being used. For
example, access to a mobile phone **network** often occurs
using keys on the mobile phone, or in some instances
through voice commands. **Network** access through a PDA
may be achieved using a stylus on a sensing surface, and
 network access through a personal **computer** or laptop is
often achieved through a keyboard or mouse.
Some **network** based communications and transactions
might be impeded by input devices that users find cumbersome or awkward.
While **individuals** are often very com
fortable conveying information using pen and paper, and
secondarily using keyboards...

...devices become more difficult to use. This can impede use of the
technology.
In addition, **network** -based **financial** **transactions**
may be impeded by awkward or cumbersome payment proce
dures and schemes. If methods. of...

...The position of the pen on
paper may correspond to a service offered by a **network**
operator. Mapping information may then be retrieved and
sent to the digital pen, and a payment collected from the
 network operator for retrieving the mapping information.
The above information is exemplary of but a few...

...principles
of the invention. In the drawings:
FIG. 1A is a diagram of an exemplary **network** envi
ronment in which features and aspects of the present
invention may be implemented;
FIG...

...with the
present invention;
FIG. 3 is an exemplary diagram of an interaction
between an **individual** end user, **network** operator, and
mapping lookup service, consistent with the billing
arrangement described in FIG. 2;
FIG...

...with
the present invention;
FIG. 5 is an exemplary diagram of an interaction
between an **individual** end user, **network** operator, service
provider, and mapping lookup service, consistent with the
billing arrangement described in FIG...

...with the
present invention;
FIG. 7 is an exemplary diagram of an interaction
between an **individual** end user, **network** operator, service
provider, and mapping lookup service, consistent with the
billing arrangement described in FIG...

...the present invention; and
FIG. 9 is an exemplary diagram of an interaction
between an **individual** end user, **network** operator, service
provider, payment provider, and mapping lookup service,
...be used to read or otherwise
generate an instruction and transmit that instruction

costs may instead be passed'to service provider 116a as
part of the agreement. Thus, the **network** operator may
bill service provider 116a per the agreement (step 412). To accomplish
this, **network** operator 110a may send ser
vice provider 116a an invoice indicating that payment is
due for use of the communication channel that **network**
operator 110a provided. Service provider 116a may then
remit to the **network** operator 110a an appropriate payment.
Mapping lookup service 108 may also bill service
provider 116a...

...payments.
FIG. 5 is an exemplary diagram of an interaction
between a business end user, **network** operator, service
provider, and mapping lookup service, when the billing
arrangement described in FIG. 4...

...situations where a service
provider may want to offer a pen-related service to an
individual end user. In this arrangement, a service pro
vider may provide an **individual** end user with pen-related
services. First, an **individual** end user, such as indivi
dual end user 102a, may use a digital pen and...

...offered by
a service provider, such as service provider 116a (step
602). For example, an **individual** end user 102a desiring
to order flowers may do so by scanning with a digital...

...be known by a
unique identification number transmitted by the pen.
Another example is an **individual** end user purchasing
plane tickets using a coded airline advertisement. In
order for a service to be completed, **individual** end user
102a may first need to touch the digital pen to an area
of...

 14/3,K/5   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00905254   **Image available**
AN INFORMATION MANAGEMENT SYSTEM
SYSTEME DE GESTION DE L'INFORMATION
Patent Applicant/Assignee:
  ORCHESTRIA LIMITED, 190 The Strand, London WC2R 1JN, GB, GB (Residence),
    GB (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  MALCOLM Peter Bryan, Wortham, Lewdown, Okehampton, Devon EX20 4QJ, GB, GB
    (Residence), GB (Nationality), (Designated only for: US)
  NAPIER John Anthony, Little Stamborough, Roadwater, Watchet, Somerset
    TA23 ORW, GB, GB (Residence), GB (Nationality), (Designated only for:
    US)
  STICKLER Andrew Mark, Parsonage Farmhouse, Netherclay, Bishop's Hall,
    Taunton, Somerset TA1 5EE, GB, GB (Residence), GB (Nationality),
    (Designated only for: US)
  TAMBLIN Nathan John, 5 Oakfield Park, Wellington, Somerset TA21 8EX, GB,
    GB (Residence), GB (Nationality), (Designated only for: US)
  BEADLE Paul James Owen, Waterside House, Uplowman, Tiverton, Devon EX16
    7DW, GB, GB (Residence), GB (Nationality), (Designated only for: US)
  CROCKER Jason Paul, 4 Harvey Way, Ashill, Ilminster, Somerset TA19 9QD,
    GB, GB (Residence), GB (Nationality), (Designated only for: US)
Legal Representative:
  ABNETT Richard Charles (agent), Reddie & Grose, 16 Theobalds Road, London
    WC1X 8PL, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200239331 A2 20020516 (WO 0239331)

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
   Claims

Claim
... point IC' in Figure

   3 The browser may then transmit the data to the web
    server . If however, a username or a password is
   detected by the plug-in module at...

...point IC' in Figure 3. The browser
   may then transmit the data to the web **server** . - 35
   The preferred embodiment need not be limited only
   to the storage of passwords or...ABrowser@ and AEmail@ which contain
   instructions
   for the operation of web browser and e-mail **client**
   plug-in modules respectively.
   The browser branch contains three sub-branches
   called ADataToRecord@, AWhenToStartRecording@ and...

...of data that is to be extracted from
   transmissions to or from the user's **workstation** and a
   web **server** . Four types of data are referred to in the
   illustration, these being the URL of...
...be
   easily organised and referred to. It also allows
   different users to be assigned to **different**   **branches** of
   the tree in order to receive different policies.
   Although, the tree like structure is...

...Card
   numbers or other account information in the data to be
   transmitted to the web **server** or e-mail **client** by
   searching for a string of numeric digits, typically
   between 14 and 16 long. It...in
   - 40
   the process illustrated in Figure 5 in the case of an
   e-mail **client** implementation. Control passes from step
   S160 to step S162 in which the module scans the data
   about to be transmitted to the web **server** or e-mail
   5 service and extracts from it a first string of digits
   that...

...web browser operation shown in
   Figure 3 from point IC' or in the e-mail **client**
   operation shown in Figure 5 from point B.
   If a first potential credit card number...

...credit card
   transactions to be controlled at a higher level than
   the user making the **transaction** . Thus **financial**
   decisions may be swiftly and easily implemented, and
   may be enforced automatically without the need...

...the capability to make credit card
  transactions on the organisation's account to
  particular authorised **people** or it may wish to restrict
  transactions on a particular account 'altogether. - 42
  In step...

 14/3,K/6 **(Item 3 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00864404
A METHOD AND SYSTEM FOR WEB BASED STRAIGHT THROUGH PROCESSING
PROCEDE ET SYSTEME POUR TRAITEMENT CONTINU BASE SUR LE WEB
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alot, CA 94304, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  HONOHAN James P, 1735 York Avenue, New York, NY 10128, US, US (Residence)
  , US (Nationality), (Designated only for: US)
Legal Representative:
  BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market
    Street, San Francisco, CA 94105-2482, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200197148 A2 20011220 (WO 0197148)
  Application: WO 2001US40921 20010612 (PCT/WO US0140921)
  Priority Application: US 2000592048 20000612
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
  SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 22070

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... and server processes may even comprise difierent programs executing
  simultaneously on a single computer.

  The **client** **computers** 101, 103, 105 can be conventional personal
  computers (PCs), **workstations** , or **computer** systems of any other
  size. Each **client** 101, 103, 105 typically includes one or more
  processors, memories, input/output devices, and a **network** interface,
  such as a conventional modem or **network** connection, such as an Ethernet
  connection. The **client** **computer** 1 0 1,
  103, 105 may access transaction management **servers** 112, 113, 114
  through
  network 107. The **client** **computers** 101, 103, 105 can execute web
  browser
  programs, such as the Netscape NAVIGATOR or Microsoft INTERNET
  EXPLORJER programs, or other programs for use on a **client** / **server**
  based **network** system, to locate the web pages or records stored on
  financial **transaction**
  management **servers** , or access applications running on various
  processing
  1 5 systems. **Client** **computers** 101, 103, 105 may also be able to
  access, through transaction management **servers** , outsourced or
  syndicated applications residing on **servers** located in other **remote**
  locations that may be accessible via **network** 107, which may be a

public   network   such as the Intemet, or may comprise private
 network connections between transaction managernent **servers** and
outsourced/syndicated application **servers** .

THE INVENTION
Methods and systems are disclosed for an automated securities asset
management system which...

 14/3,K/7   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00851051   **Image available**
**METHODS   AND   APPARATUS   FOR   SECURELY   CONDUCTING   AND   AUTHENTICATING
    TRANSACTIONS OVER UNSECURED COMMUNICATION CHANNELS**
**PROCEDES   ET   APPAREIL   PERMETTANT D'EFFECTUER ET D'AUTHENTIFIER DE MANIERE
    SURE DES TRANSACTIONS SUR DES CANAUX DE COMMUNICATION NON SECURISES**
Patent Applicant/Assignee:
  XTEC INCORPORATED, 5775 Blue Lagoon Drive, Miami, FL 33126, US, US
    (Residence), US (Nationality)
Inventor(s):
  FERNANDEZ Alberto J, 16005 S.W. 109th Street, Miami, FL 33196, US,
Legal Representative:
  PRIEST Peter H (agent), Priest & Goldstein, PLLC, 529 Dogwood Drive,
    Chapel Hill, NC 27516, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200184771 A1 20011108 (WO 0184771)
  Application: WO 2001US13587 20010426 (PCT/WO US0113587)
  Priority Application: US 2000563448 20000501
Designated States: AU CA JP KR
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 8405

International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the merchant and the custorner. This is true both in a conventional
   transaction where a **customer** subrnits a credit or debit card to the
   merchant and even more in the case of **electronic** commerce conducted
   over the Intemet. For the merchant, there is litue or no assurance that
   ...

...not stolen or being used in an unauthorized way. In a conventional
   transaction where the **customer** physically subrnits the card to the
   merchant, a risk exists for the merchant that the card is stolen or
   counterfeit, and for the **customer** there is a risk that the **customer** 's
   card infonnation will be stolen by the merchant, intercepted from the
   merchant's reader, or intercepted in transit from the merchant's reader
   to a bank **computer** . In an Internet transaction, the merchant has litue
   or no assurance that the person conducting...
...transaction is in possession of the credit card whose information is
   being submitted. For the **customer** in an Intemet transaction, (inverted
   exclamation mark)t cannot be certain that the merchant web...

...collect credit card information. Even if the web site is a legitimate
   web site, the **customer** has no assurance that the web site has not been
   surreptitiously reprogrammed by outsiders so as 1 0 to redirect traffic
   to **another   location** in order to collect credit card data submitted to
   the web site. If the intended web site has received the data, the
   customer has no assurance that attackers will not obtain personal
   information such as credit card infonnation which is stored in the web
   site's **servers** .

Public key cryptography is commonly used to protect sensitive information
during 1 5 Internet transactions...

 14/3,K/8   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00830836
**METHOD   OF   AND   SYSTEM   FOR   MITIGATING   RISK   ASSOCIATED WITH SETTLING OF
     FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS**
**PROCEDE   ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
     OPERATIONS A BASE DE PAIEMENTS**
Patent Applicant/Inventor:
   TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
     (Residence), US (Nationality)
Legal Representative:
   WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
     Street, London SW1H ORJ, GB,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200163498 A2 20010830 (WO 0163498)
   Application: WO 2001GB802 20010223 (PCT/WO GB0100802)
   Priority Application: US 2000513440 20000225
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
   DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
   SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
   Claims

Claim
...   together Third Parties, Users and Payment Banks sites (in the United
   States, Europe, Asia and **other   locations** throughout the world) via a
   global communication **network** (e.g., interconnected intemet protocol
   networks and a virtual private **network**) to enable Third Parties and
   Users to communicate payments n.sk controls and other instructions...

...Banks to participate in the system in a substantially equal manner,
   overcoming the disadvantages of **remote   location** inherent in foreign
   exchange trading and settlement. The system takes advantage of advances
   in Internet Protocol (IP) **networks** , Web-based programming and
   electronic data interchange (EDI) techniques to ensure its compatibility
   with the plurality of existing operating systems...

...is a unique address which, in telecommunication messages, identifies
   precisely the financial institution involved in **financial   transactions**
   . Users have pre-existing account relationships with Payment Banks such
   that Payment Banks transact payments...

...are identified by their BIC. The GPM System has five principal component
   parts: a GPM **Network** , a Third Party Host Application, a User Host
   Application, a GPM Core System and a Payment Bank Host Application. The
   GPM **Network** is a **network** of cornmercial and privately operated IP
   networks interlinked to the GPM Virtual Private **Network** (GPMNPN) using
   routers. The GPM/VPN, operat ng w th controlled access, cryptography and
   firewalls, will ensure superior security, integrity and resiliency for
   the GPM System. The **customer** account structure within the GPM System is
   deliberately flexible as to organization and number of **customer**
   accounts for any given corporate entity or affiliated group. Banks, for

...GPM System stores received data and messages from Users in the GPM Core
   System Data **Server** . The data and messages are validated for syntax and
   field validation. The Process **Server** then analyses the data, sorting
   counterparty instructions in the first instance according to the BIC...

...as parameters for rule-based decisions in the Filter Process Module on
   whether to permit **individual** payments messages to proceed for payment
   to the domestic payment system or return the payment...Users and Third
   Parties will be able to instruct override of the Filter Process for
   individually specified payments, as identified by the Transaction
   Reference Number, or payments going to particular counterparties...

...with for that counterparty. The Third Party or User then has the option
   of selecting **individual** currencies or pressing a button for "select
   all". Once the currencies are selected accordincy to...

...Payment Bank still has the discretion to override the Paytnent Bank Host
   Application to.release **individual** payments should it determine to do so
   despite the effectiveness of the Suspend Instruction.
   Inquiries...

...The GPM System will maintain a comprehensive audit trail within the GPM
   Core System Data **Server** of all system actions such that all actions can
   be reviewed for audit, regulatory and recovery purposes. The GPM
   Operations **Workstation** will be able to access the audit trail via the
   operator's browser interface to...
   dollarsatSIOM,whl]ePartyBhassetitloweratS3M.
   PaT-tvB'sriskonPartyAisthereforelowerthan Party A's risk on Parry B,
   consistent with **individual** risk assessment and the extent of the
   payment obliaations. In Euro, Party B has set...

...and communicating information, data or messages which need not relate
   solely to payments or even **financial** **transactions** alone. but could
   relate to the controlled or balanced allocation of other resources. While
   the...

 14/3,K/9   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00828859   **Image available**
**SYSTEM   AND   METHOD   FOR   ELECTRONIC   DEPOSIT   OF   THIRD-PARTY   CHECKS   BY
   NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE LOCATIONS
SYSTEME ET PROCEDE DE DEPOT ELECTRONIQUE DE CHEQUES D'UNE TIERCE PARTIE PAR
   DES CLIENTS NON-COMMERCIAUX DE LA BANQUE, A DISTANCE**
Patent Applicant/Assignee:
  BANK ONE CORPORATION, 1 Bank One Plaza, Chicago, IL 60670, US, US
     (Residence), US (Nationality)
Inventor(s):
  ACHARYA Ravi V, 3131 Meetinghouse Road, Apt. H-10, Boothwyn, PA 19061, US
     ,
  KANG Jack, 102 Clear Creek Drive, Bear, DE 19701-3336, US,
Legal Representative:
  BALDERSTON Scott D (et al) (agent), Hunton & Williams, 1900 K Street,
     N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200161436 A2-A3 20010823 (WO 0161436)
  Application: WO 2001US5265 20010216 (PCT/WO US0105265)
  Priority Application: US 2000506434 20000218
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 3075

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... a check or other negotiable instrument.

  BACKGROUND OF THE INVENTION
  Methods and systems for initiating **electronic** **financial** **transactions**
   from **remote** **locations** are increasingly common. Examples are the use
  of Automated Teller Machines (ATM's) to withdraw cash, and the use of
  telephonic systems and personal **computers** to initiate a transfer of
  funds between a bank **customers** accounts, or for **electronic** payment of
  bills. Such transactions are commonly referred to as **Electronic** Funds
  Transfer (EFT).

  Two principal advantages of EFT, from the perspective of the customer,
  are...

  ...they do not require customers to physically visit the bank in order to
  initiate a **financial** **transaction** .

   Electronic **transactions** are also completed more quickly than those
  involving paper instruments and/or documents that must...

 14/3,K/10   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00820465   **Image available**
ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM
ARGENT ELECTRONIQUE POUR SYSTEME D'OPERATION FINANCIERE
Patent Applicant/Inventor:
  MACALUSO Karen, 665 Irving Drive, Thousand Oaks, CA 91360, US, US
    (Residence), US (Nationality)
  BLACK Gerald R, 30590 Southfield Road #160, Southfield, MI 48076, US, US
    (Residence), US (Nationality)
Legal Representative:
  BLACK Gerald R (commercial rep.), 30590 Southfield Road #160, Southfield,
    MI 48076, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200154028 A1 20010726 (WO 0154028)
  Application: WO 2001US1789 20010118 (PCT/WO US0101789)
  Priority Application: US 2000483003 20000118; US 2000483942 20000118; US
    2000484297 20000118
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG .
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12777

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... to cash, leaving a

y
minimal paper trait.

- 24 In one preferred embodiment of the **financial   transaction** system
of the present invention, an
 electronic delivery syste@rr@

provides and integrates futt-service banking options to all
participants - at the -discretion -and--selection- of -the--centratized-
systerrv -financial -institution-- from a **remote   location** . The
present invention provides a **financial   transaction** system that
interlinks seamlessly the myriad of existing access services to provide
comprehensive financial services from single or multiple **customer**
locations not just to business **customers** , but also to anyone.

In another preferred embodiment of the present invention the money is...

 14/3,K/11   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00809388   **Image available**
LOTTERY AWARD PROMOTIONAL METHOD AND SYSTEM
PROCEDE ET SYSTEME DE PROMOTION DE PRIX DE LOTERIE
Patent Applicant/Assignee:
  GLOBAL ONLINE PROMOTIONS INC, 818 West Seventh Street, Los Angeles, CA
    90017, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
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    NZ, NZ (Residence), NZ (Nationality), (Designated only for: US)
  BERRYMAN Chris, 12 Holly Road, Christchurch, NZ, NZ (Residence), NZ
    (Nationality), (Designated only for: US)
Legal Representative:
  CALHOUN Douglas C (et al) (agent), A J Park, Huddart Parker Building, 1
    Post Office Square, Wellington, NZ,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200143006 A1 20010614 (WO 0143006)
  Application: WO 2000NZ233 20001117 (PCT/WO NZ0000233)
  Priority Application: NZ 501706 19991210
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7312

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... instant prize creation and allocation criteria, voucher specials,
customer data and merchant outlet details.

The **back   office   server** 2 backs-up the operations **server** and
fulfils reporting, Internet access to current and historic information,
all **financial   transactions** via an FMIS 24 (Financial I 0 Management
Information System) plus data warehousing functions. The data warehouse
23 has the function of storing **customer** data that can subsequently be
analysed for use in targeted merchandising initiatives.

A remote controller...

14/3,K/12   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382
**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
    MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
    MARKET SPACE INTERFACE**
**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE
    PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
    D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE**
Patent Applicant/Assignee:
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    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
    Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139028 A2 20010531 (WO 0139028)
  Application: WO 2000US32308 20001122 (PCT/WO US0032308)
  Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... must remember the order in which the changes should be made and
  further may require **different terminals** , passwords, procedures,
  software, etc. Thus, a highly skilled technician having familiarity with
  all of the...the wire-line "NGN" that provide IP telephony to wire-line
  1P devices.

  The digital **network** segment that interfaces with the "NGN" comprises of
  a coaxial cable local loop which is...

  ...a cable data modulator running QAM/DPSK protocols. The coaxial loop is
  terminated at the **customer** premise by an Ethernet cable modem which
  delivers the M Tone to the applications (Voice...define custom telephone
  numbers.

  Upon processing a telephone call, a switch must generate a call **record**
  large enough to contain all of the needed information on a call. The call
  record...

14/3,K/13   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00781860   **Image available**
NETWORK-BASED VIRTUAL COMMODITY EXCHANGE

MARCHE VIRTUEL DE BIENS SUR RESEAU
Patent Applicant/Assignee:
  INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk,
    New York, NY 10504, US, US (Residence), US (Nationality)
  IBM UNITED KINGDOM LIMITED, Po Box 41, North Harbour, Portsmouth,
    Hampshire PO6 3AU, GB, GB (Residence), GB (Nationality), (Designated
    only for: MC)
Inventor(s):
  CRABTREE Michael Ray, 263 Bukit Timah Road, #01-04, Casa Rosita, 259704
    Singapore, SG,
  CHANG Suhwe Lee, #07-21 Blk 411 Woodlands St 41, 730411 Singapore, SG,
  QUEK Nancy, 16, Jalan Teliti, 537308 Singapore, SG,
Legal Representative:
  ZERBI Guido Maria (agent), IBM United Kingdom Limited, Intellectual
    Property Law, Hursley Park, Winchester, Hampshire SO21 2JN, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200114994 A2 20010301 (WO 0114994)
  Application: WO 2000GB3158 20000814 (PCT/WO GB0003158)
  Priority Application: SG 994128 19990819
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12958

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... confirmation of
  order fulfillment, the back-office system 460 generates an invoice 444 to
  the **customer** . The invoice 444 is transmitted via XML 410E from the
  back-end system 460 through the web **server** 410 to the **customer** 470
  Upon confirmation of order completion, a finance support team of the
  Trading Center 400 authorizes supplier payment 446 (**electronic** or
  paper,
  depending upon financial controls for the particular supplier 480-484)
  based on the requirements of the business control process. An **electronic**

  acknowledgement is sent from the **back - office** system 460 through the
  web- **server** 410 to the supplier 480 A similar set of events for a
   customer payment 448 are triggered to complete the **financial
  transaction**
  between the trading center 400 and the **customer** 470
  The embodiments of the invention are preferably implemented using
  general-purpose **computers** . In particular, the processing or
  functionality
  of Figs. 1-7 can be implemented as software, or a **computer** program,
  executing on a **computer** . The method or process steps of a virtual
  commodity-trading system capable of automating the...

  ...life cycle are effected by instructions in the software that are carried
  out by
  the **computer** . The software may be implemented as one or more modules
  for
  implementing the process steps. A module is a part of a **computer**
  program
  that usually performs a particular function or related functions. Also,
  as described hereinbefore, a...

14/3,K/14 **(Item 11 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00774520 **Image available**
ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS PRIVEES ET A CARACTERE PERSONNEL

Patent Applicant/Assignee:
  IPRIVACY LLC, 599 Lexington Avenue, New York, NY 10023, US, US
    (Residence), US (Nationality)
Inventor(s):
  STOLFO Salvatore J, 80 Kenilworth Road, Ridgewood, NJ 07450, US,
  YEMINI Yechiam, 450 Computer Sciences Building, Columbia University, New
    York, NY 10027, US,
  SHAYKIN Leonard P, 1965 Broadway #12B, New York, NY 10023, US,
Legal Representative:
  MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of
    the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200108066 A1 20010201 (WO 0108066)
  Application: WO 2000US19888 20000720 (PCT/WO US0019888)
  Priority Application: US 99360812 19990726
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 36118

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... a transaction for various embodiments;
  Fig. 4 is a block and flow diagram illustrating an **electronic** purchase
  made using the
  system depicted in Fig. 313;
  50
  Figs. 4A-4Q illustrate specific...

...is a diagram showing IP protocol layers of IP packets processed by first
  party (user) **computers** , proxy party **computers** and second party
  computers in the system depicted
  in Fig. 3C;
  Fig. 10 is a flow chart illustrating an algorithm for filtering outgoing
  information from
  first party **computers** to the WWW in the system depicted in Fig. 3B;
  Fig. I I is a flow chart illustrating an algorithm for filtering incoming
  information
  from the WWW to first party **computers** in the system depicted in Fig.
  3B;
  Fig. 12 is a flow chart illustrating authorization of a purchase from a
  first party
   computer in the system depicted in Fig. 3B;
  Fig. 13 is a block and flow chart...As mentioned above, the invention
  provides methods and systems which enable users of a communications
  network such as the Internet to communicate, and/or order, and/or obtain
  or receive, and/or charge or **electronically** pay for deliverables over
  the **network** , while securing private and personal information of the

transaction data, stored in a transaction database II 7 (Fig. 3B), is shown in Fig. 7, where time T indicates transactions relating to the **Customer** C, and time "T + @L" indicates transactions relating to the proxy party (iPrivacy). Fig. 7...user's WWW browser to monitor, filter and reroute interactions between the browser and WWW **servers** (retailers R). The user proxy software 114a and/the proxy **computer** software 114b provide anonyrnizing transformations of these interactions to assure user's privacy, as briefly...

...Fig. 9 depicts the various protocol layers of IP packets processed by first party (user) **computers** , proxy party **computers** and second party **computers** . With the user proxy software I 14a active, the proxy **computer** software I 14a strips the user **computer** 's IP address G' (Fig. 4) in cooperation with the user proxy software and substitutes the proxy **computer** 's IP address (identifier A% which redirects the messages to the respective destination WWW **server** (second party retailer **computer** I IO). (The user **computer** 's IP address G' is needed by the proxy **computer** . Therefore, stripping is performed by the proxy **computer** software.)
63
The TCP protocol layer does not present privacy risks and the proxy **computer** software does not intervene in its processing. The HTTP protocol layer has various header fields that provide identification of the source browser system. The proxy **computer** software 114b replaces all information in these fields with headers that represent the proxy system that do not disclose private information about the **customer** 's browser system. In addition, the proxy **computer** 108 monitors and filters private information in HTML documents. In particular, when a form is presented to the **customer** **computer** that includes identifying fields, the user can select a private channel mode on the **customer** **computer** browser and have the respective fields filled with information that identifies the proxy system instead, and does not compromise the user's information. The proxy **computer** also protects the user's system against access by Java agents to private data. For...

...contents filtered. As part of the content filtering, the user proxy software and/or proxy **computer** software also removes private past history from the content portion of the message to be...
...may be accomplished as follows, for example.
I . Filtering cookie data: Various transactions with WWW **servers** deposit
cookie data on user's **PC** 's. This cookie data is used to simplify access by users to various services and to maintain status of transactions between a WWW **server** and a browser. 2o However, cookie data is often used to identify the user and...

...to cookies
64
only to the owner system that created it. Thus, a given WWW **server** can only access cookie data that it deposited but not other cookie data generated by...

 14/3,K/15 **(Item 12 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00761432
METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS
Patent Applicant/Assignee:
  ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US
Legal Representative:
  BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
    55402-0903, US

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... of the development architecture when migration of this sort is
  involved.

  160
  e) Is high **networkperformance** required?
  Communication design tools are essential in developing systems where
  critical business operations have to...
...availability and minimum down time. One of the primary contributing
  factors to high performance in **client / server** environments is a good
  network design. A good **network** design can only be achieved through a
  good communication design.

  Product Considerations
  a) Is the...specific, relevant functional and design information from a
  legacy system for use in a new, **client / server** system or to
  restructure the existing system for improved performance and maintenance.

  5 Interactive Navigation...proprietary toolkits.

  165
  Construction (134)
  Construction tools are used to program or build the application: **client**
  and **server** source code, windows, reports, and database. Along with the
  onset of Visual Programming, the more...

...Tools and Debugging Tools.

  Visual Programming tools, initially associated with the rapid development
  of the **client** -side of **client** /server applications, have now matured
  and expanded their domain to cover entire **client / server** development
  (e.g. Visual C++) and Netcentric development (e.g.

  visual Java IDEs).

  IMPORTANT: While...storage formats) are
  discussed in Tools - Information Management - Media Content Managemen
  Test (136)
  Testing applications (**client / server** or Netcentric) remains a complex
  task because of the large number of integrated components involved (for
  example, multiplatform **clients** , multiplatform **servers** , multitiered
  applications, communications, distributed processing, and 1 5 data),
  which, in turn, results in a...

14/3,K/16   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00736216   **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES
Patent Applicant/Inventor:
  GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US
    (Residence), US (Nationality)
Legal Representative:
  GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
    1300 I Street, N.W., Washington, DC 20005-3315, US
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  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
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Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... device 90, a display or screen device 92, a mass storage device 94,
  and a **network** interface card or modem 96 for communicating with
  POS device 34 and payment processing **terminal** 52. Stored in mass
  storage
  device 94 is a **customer** information database 1 00 for identifying a
  customer , payment method, payment processor, and authorization data
  format when given a **customer** /transmitter ID number. The organization of
  data inside **customer**
  information database 100 may take on a variety of physical structures,
  dependent upon evolving data...

...hierarchical files, and objects. The data will be organized so that
  storage and retrieval of **customer** data facilitates effective
  navigation, association, and use of **customer** -related data for
  identification, transaction authorization, **customer** contact,
  identification of **customer** preferences and other uses of the data
  consistent with the spirit and scope of this invention. The database is
  structured to provide maximum security to protect the privacy of
  customer and merchant information. The ability to relate groups of data
  such as **customer** data with specific **customer** transaction data, for
  example, will be controlled via the structure of the data storage design
  data by both internal and external sources.
  As shown in FIG. 6, **customer** database 100 may be comprised of the
  following categories of information: **customer** profile information 102,
  merchant
  information 104, fraud information 106, loyalty program information 108,
  transaction information 1 1 0, **customer** payment method information 1
  12, and **customer** personal information 114. **Customer** profile
  information 102 identifies and describes each **customer** . It includes,
  but is not limited to: **customer** address data, phone number, occupation,
  PIN, billing address, primary account holder
  name, authorized user name, **customer** transceiver activation status and
   customer transceiver identification number. Merchant information 104

the
DTMF system. Different transactions may be conducted and different
information may be exchanged between the merchant and **customer** to
confirm the **customer** 's identification without departing from the scope
of this invention. For example, a **customer** may conduct a transaction
over the telephone using a payment method not recognized by the...

...26, and
then take delivery of the merchandise/services after confirming his/her
identification using **customer** transceiver 50 and paying for the items.
Customer transceiver 50 may also be used to confirm an **individual** 's
identification even in the absence of an underlying transaction. For
example, a transceiver 48 may be located adjacent to an airplane loading
gate or other restricted access point. A **customer** seeking to gain
access to the restricted area simply provides his identification by
interfacing **customer** transceiver 50 with merchant transceiver

48 This action initiates the security process which may also...

 14/3,K/17   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00559186   **Image available**
SYSTEM AND USE FOR CORRESPONDENT BANKING
SYSTEME DE RELATIONS AVEC DES CORRESPONDANTS BANCAIRES ETTILISATION DE CE
    DERNIER
Patent Applicant/Assignee:
 CITIBANK N A,
Inventor(s):
 SLATER Alan,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200022559 A1 20000420 (WO 0022559)
 Application: WO 99US19627 19990827 (PCT/WO US9919627)
 Priority Application: US 9898196 19980827; US 99237739 19990126
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
 MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
 VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
 CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
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Main International Patent Class: **G06F-017/60**
Fulltext Availability:
 Detailed Description

Detailed Description
... Internet formatted transaction requests.

 Currently, there is a need for low-cost access to various **individual**
 and
 business accounts held by **customers** and merchants at multiple financial
 institutions, 1 5 to perform **financial transactions** over the
 Internet. Most **customers** access the Internet from **remote locations** ,
 such as personal **computers** at home or at a business. Further, many
 financial institutions, though accessible through **networks** such as
 automated teller machine (ATM), ACH, ECP, are not accessible on-line and
 in real-time by Internet **customers** and/or merchants wishing to utilize
 their accounts held within the financial institutions. Finally, the...

 14/3,K/18   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00479669   **Image available**

REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE
SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES
Patent Applicant/Assignee:
  CSP HOLDINGS LLC,
Inventor(s):
  BALLARD Claudio R,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9911021 A2 19990304
  Application: WO 98US17662 19980826 (PCT/WO US9817662)
  Priority Application: US 97917761 19970827; US 9881012 19980519
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  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
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Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...   FIELD OF THE INVENTION
  This invention relates generally to the automated
  processing of documents and **electronic** data from different
  applications including sale, business, banking and general
  consumer transactions. more particularly, it...

...to generate informative reports from the data and to
  transmit the informative reports to the **remote   locations** ,
  BACKGROUND
  This invention involves the processing of documents and
   electronic data which are generated, for example, from sale,
  business and **banking   transactions** including credit card
  transactions, smart card transactions, automated teller
  20 machine (ATM) transactions, consumer purchases...

...forms, W2 forms, birth certificates, deeds and insurance
  documents,
  The enormous number of paper and **electronic** records
  generated from documents and **electronic** data from sale,
  25 business and **banking   transactions** contain valuable
  information. First, these paper and **electronic** records
  contain information which can be used to verify the accuracy
  of the records maintained by consumers, merchants and
  bankers, For example, **customers** use paper receipts of sale
  30 and **banking   transactions** to verify the information on the
  periodic statements which they receive from their bank or
  credit card institution, Merchants use paper receipts to
  record sale transactions for management of **customer**
  complaints. Taxpayers use paper receipts to record tax
  35 deductible contributions for use in their...

...use paper receipts to record business
  expenses for preparation of business expense forms,
  Paper and **electronic** records also contain information
  which can be used for market analysis. For example,
  manufacturers and...

...regions as well as trends in
  5consumer preferences from the information contained in paper
  and **electronic** records.
  However, the maintenance and processing of paper and
  electronic records presents difficult challenges. First...

00467891   **Image available**
SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A
    THREE-TIER VALUE NETWORK
SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU
    MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS
Patent Applicant/Assignee:
  KEILANI Badieh Z II,
Inventor(s):
  KEILANI Badieh Z II,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9858356 A2 19981223
  Application: WO 98US12408 19980616 (PCT/WO US9812408)
  Priority Application: US 9749783 19970616
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  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
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  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
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Publication Language: English
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Main International Patent Class: **G06F-017/60**

English Abstract
  A three-tier, **client - server** system and method provides improved
  financial services over a **network** and processes **financial
  transactions** among many user accounts and service providers, and
  automatically routes and receives **financial transaction** messages or
  other financial or account information, reviews account information and
  other financial data, and updates the financial records of user accounts
  and service providers in accordance with the particular **financial
  transaction** being processed. The system and method also allows access
  and analysis of financial data to provide improved financial services
  over a **computerized network** system. The **financial transaction
  network** includes a data center operations portion containing business
  critical computing module, a **back office** , general accounting and
  smart suite financial applications module; and a data warehouse and
  decision support module. The data center operations can be accessed by,
  and communicates through, an enterprise **network** backbone. The system
  also includes middle-tier application **servers** which are also accessed
  by, and communicate with the enterprise **network** backbone. Application
  servers can further be accessed by, and communicate with the bottom
  tier, front end **clients** over a proprietary virtual private extranet.
  And application **servers** can also further be accessed by the Internet,
  through the World Wide Web, and Java...

00363084
METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH
    DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET
    AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT
Patent Applicant/Assignee:
  CEDEL BANK,
  SAMPSON Gerald Paul,
  TYSON-QUAH Kathleen,
  STRAUSS Melvin,
  HADDOCK Jorge,
  SIME Thomas Shepherd,
Inventor(s):

SAMPSON Gerald Paul,
TYSON-QUAH Kathleen,
STRAUSS Melvin,
HADDOCK Jorge,
SIME Thomas Shepherd,

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... of collateralization support process of the present invention will now
  be described from a GCSS **customer** point of view.
  Selection of GCSS Processing Cycle
  As illustrated in Figs. 13A to 13B, the GCSS supports Asian, American and
  European time zones by providing its **customers** in USA, Europe and Asia
  with the option of using one of two time-zone...

...optimization is performed. The first cycle shown in Fig. 13A is designed
  to accommodate GCSS **customers** in Asia and Europe, whereas the second
  cycle shown in Fig. 13B is designed to accommodate GCSS **customers** in
  the United States (USA). Costumers agree which of the two main cycles
  they will...

...office personal supporting MTM computation and like processes are awake
  and working for the CGSS **customer** in the normal course of business. If
  there is no window of communication practicable between...

...5 or so hours before the Asset Movement Optimization Process is
  prescheduled to occur, GCSS **customers** are provided a time window (the
  "Notification Period") within which they may or maN, not transmit by way
  of their GCSS **Customer   Workstation** , their exposure number (i.e.,
  mark-to-niarket figure) for each credit support agreement. During...of
  the corresponding credit support agreement. At this stage of the GCSS
  process, each GCSS **customer** is presented with at least three options,
  namely: (1) to issue one or more asset...

...that GCSS users may issue to the GCSS by way of pressing function
  buttons on **workstation** GUI-screens prior to the asset movement stages
  of the GCSS process: Release of Securities...
...i.e., requests) which I 0 are issued by the manual initiation by the
  GCSS **customer** . Various techniques for moving credit support assets
  within the GCSS will be described briefly below. Credit support assets
  can be transferred between GCSS **customers** (i.e., counterparties to a
  credit support agreement) by issuing asset movement instructions to the
  time credit support asset transfers between GCSS and non-GCSS **customers**
  can be achieved by way of asset-related instructions which transfer
  assets into or out of the GCSS account. As shown in Fig. 15A, GCSS
  customers who choose not to cover by "manually - 154
  SUBSTITUTE SHEET (RULE 26)
  initiated" asset movement...

...asset movement operations, the resulting positions of the
  counterpartles, etc. In an alternative embodiment, the **customers** can be
  given I 0 the option to cover their credit exposures using the Optimized
  ...

...or another. As illustrated in Fig. 1413, the G-CSS will thereafter autorriaticaliv notify a **customer** of the need to bring more assets into the system to meet new, higher credit...

...of a "margin call". During this shortfalUEXCESS Notification Period, the GCSS will also notlfv a **customer** of an excess of credit support assets. **Customers** are given a time period after "Shortfall Notification," in which to manually move assets in...

...notified shortfall in credit support assets. In order to achieve a cure thereof, each GCSS **customer** may move assets to their GCSS account using any one of the following ways: (1...

...assets from a clearing and settlement account in LCS system, and transfer them to the **customer** 's GCSS account; (3) entering into a securities borrowing arrangement within the LCS subsystem to...

...the required securities; or (4) moving eligible securities over a cross-border link into the **customer** 's CTCSS account in the LCS system, by instructing the GCSS Operator to deliver eligible securities to the designated depository for those securities, for subsequent deposit into the **customer** 's GCSS account. Such deliveries to GCSS are timed according to the cross-border link...

...used. Credit exposure and asset management are facilitated by the GCSS periodically reporting to each **customer** on the following matters: available positions, i.e., **customer** 's own I 0 securities/cash which it originated into the system and which are...

...exceptions (shortages not yet adjusted, 1 5 etc.). As a result of such reporting, GCSS **customers** are able to monitor their credit exposures and assets in GCSS. Accurate information on credit...

...etc. For example, various type of reports can be produced for GCSS participants. Where a **customer** has several account, GCSS shall aggregate their accounts so that they have a consolidated view...

...Reports provide for roll-ups and hierarchical account 156
SUBSTITUTE SHEET (RULE 26)
structures that **customers** create in the GCSS. The GCSS credit income from GCSS securities directly to the holder...

...GCSS has no knowledge of a non-GCSS party, it is necessary for the GCSS **customer** to issue all coupon payments to their non-GCSS counterparties. The GCSS will credit income...

...cash balances in the GCSS to the holder of cash. In the illustrative embodiment, GCSS **customers** would be charged by the GCSS Operator for: securities transfers into and out of the GCSS, **customer** -initiated substitutions, out-of-pocket expenses incurred in relation to securities which exit or enter the system: and extraordinary expenses incurred by the GCSS Operator relating to specific **customers** . A comprehensive audit trail can be created so that all GCSS transactions can be recreated...

...the required loads. Likewise, the supply of gas resources from competing suppliers through a common **network** also requires periodic revaluation and re-allocation of resources between competing suppliers, users or both ...

...defined by the accompanying claims to invention.
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SUBSTITUTE SHEET (RULE 26)
CLAIMS
I A **computer** -based information **network** for use by a plurality of users located in **remote** **locations** around the globe in order to manage credit support agreements between parties engaged in **financial transactions** , said **computer** -based information **network** comprising:
(1) information storage means for recording various type of information

including (a) credit support...storage
means; and
(4) information display means for displaying said information to users of
said **computerbased** information **network** .

2 The computer-based information network of claim 1, wherein said
information storage means comprises...

 14/3,K/21   (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00318441   **Image available**
**SYSTEM AND METHOD FOR FACILITATING TRANSACTIONS UTILIZING CENTRAL AND
    REMOTE LOCATIONS**
**SYSTEME ET PROCEDE DESTINES A FACILITER LES TRANSACTIONS ENTRE UN
    EMPLACEMENT CENTRAL ET UN EMPLACEMENT ELOIGNE**
Patent Applicant/Assignee:
  WREN Stephen Corey,
Inventor(s):
  WREN Stephen Corey,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9600949 A1 19960111
  Application: WO 95US8355 19950628 (PCT/WO US9508355)
  Priority Application: US 94268309 19940629
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  JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE
  SI SK TJ TT UA US UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT
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Publication Language: English
Fulltext Word Count: 6495

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... sales or
  5 remote facility 14 is sited at a given remote location
  where potential **customers** are located whether stationary or
  portable, In this respect the system may be used to execute
  a transaction between the **customer** and the central facility
  or it may only provide assistance to the **customer** in his
  selection of goods and services which a local or remote
  facility are to...

...At the remote retail sales facility 14 an area is
  established where an array of **electronic** communications
  equipment is provided in accordance with the present
  invention for transmitting and/or receiving...

...services
  or other goods and services between the central financial
  services facility 12 and the **customer** at the remote
  facility 14. More particularly, as seen in Fig, 1, such
  array of **electronic** communications equipment includes a
  modem 16, a digital **computer** 18, a speaker phone 20 or
  other means of conveying sounds, a monitor 22 or...rather than a speaker
  phone or external
  speaker may be used in instances where a **customer** wishes to
  speak privately with a representative. For an application
  of this system in homes...

...keys, a joystick, or a
  microphone for voice input, In recording this product
  information the **customer** may then save or take the desired
  information with him for his later review which...

...suggested products or services as
advised by the live representative or by the central
facility **computer** . Such information might be recorded on
5 paper, magnetically such as upon a cassette, video tape,
 computer disc, CD, or a chip embedded or smart card, or by
some other means, Comparably the central facility may
record the transaction for later retrieval so the **customer**
may continue where he left off at a later date should his
interest renew or...
...purposes or for
possible assistance in resolving disputes. Other means to
verify identification of the **customer** may be used
comprising magnetically encoded badges or cards, or the use
of eye or...